

RAYAC Connection

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Come Have Lunch with Us!



**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

6 FOOD TRUCKS:
7 Spices
Bricker's French Fries
Kona Ice of Adams County
Mr. Bill's Seafood
Stone's Burgers & Fries
Tom's Traveling Beverages

**This event is open to the public!
Please bring friends, family, and clients!
10% of the proceeds will be given to the
RAYAC Foundation!**



Hamir's
Indian Fusion

DATE: THURSDAY, MAY 15, 2025

TIME: 6:00 PM - 8:00 PM

LOCATION: 24 SOUTH GEORGE STREET, YORK

COST: \$75

**ENJOY THE BEST INDIAN CUISINE IN TOWN WHILE
RAISING MONEY FOR THE RAYAC FOUNDATION!**

**CHEF HAMIR WILL PREPARE 4 COURSES PLUS
DESSERT.**

**YOUR TASTE BUDS WILL TRAVEL TO THE STREETS OF
INDIA FOR A SIMPLE BUT
FLAVORFUL EXPERIENCE.**



[PURCHASE YOUR TICKETS TODAY!](#)

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
Mark Carr
Teri Conklin
Thomas Coyne
Brenda Drawbaugh
Wade Elfner
Tereasa Forbes
Cynthia Forry
Karena Foss
Jeremiah Good
Judy Henry
Gregory Jean
Melissa Kearney
Connie Kern

Wendy Landis
Tina Llorente
Robin Mede-Butt
Sam Miller
Kim Moyer
Cynthia Nolt
Lisa Pavey
Mary Price
Cindy Sarver
Karen Tavenner
Linda Werner
Stephanie Werner
Ken Worley



York City Living Certification

RAYAC held a 2-day class in April for those interested in earning the York City Living Certification. Twenty-six REALTORS attended, and the course focused on the culture of the City of York, and the role of the local government, from a real estate perspective.

The speakers highlighted York's rich cultural heritage, as well as how the folks at City Hall work hard to provide the City of York with much-needed services. Both days ended with a walking tour around York – first the downtown area, then the mural walk.

Students came away with an appreciation of all things York and a better understanding of the valuable resources and contacts to help them in business.



JOIN RAYAC FOR A



SUMMER

— SOCIAL —

THURSDAY, JULY 17  4:00 PM - 6:00 PM

WYNDRIDGE FARM
885 S PLEASANT AVE
DALLASTOWN, PA

SPONSORED BY:

 CGA LAW FIRM 
FULTON MORTGAGE

THE EVENT IS FREE FOR ALL RAYAC MEMBERS, BUT WE ASK
THAT YOU REGISTER THROUGH THE RAYAC MEMBER PORTAL

[REGISTER TODAY!](#)

Bright MLS Classes

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



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Senior Mortgage Loan Officer
NMLS #: 467645

717.968.6676
smiller@fultonmortgagecompany.com

Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617

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Cindy Nolt

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Teresa Myers-Gudknecht

Mortgage Loan Officer
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SentriLock Bluetooth Lockboxes and Batteries

This may be hard to believe, but seven years has passed since RAYAC converted to the SentriLock Bluetooth Lockboxes. As quickly as this time has passed, so has the warranty on all the lockboxes which also includes the free replacement batteries that SentriLock provided to RAYAC over the past seven years. As a result of the warranty expiration and the additional costs of replacement batteries, we've needed to make some changes to our pricing structure for lockbox equipment.

First, we have dropped the price of the Bluetooth Lockboxes from **\$115.00** to **\$30.00**. The reason is because there is no warranty on the lockboxes going forward and we can no longer guarantee them. Please be assured that when you do purchase a lockbox from RAYAC, we have updated the firmware and replaced the batteries before they go out the door. We do have a supply of lockboxes on hand that we anticipate will cover the inventory needed for several years. If you do wish to purchase a lockbox, and your brokerage policy allows you to do so, please give our office a call. We will need to know how many lockboxes you would like to purchase and when you are coming to the office, so that we can have the lockboxes ready for you. Allow a little time when you arrive at the RAYAC office as we will have to transfer the ownership of the lockbox into your name using the SentriKey mobile app.

If you are looking to replace dead batteries in your lockbox, you have two options. There are two batteries in each lockbox. We have Duracell batteries, which are the same batteries that originally came with the lockboxes. Most of these batteries have had a lifespan of 7 years. This depends on frequency of use and the exposure to hot or cold weather. These batteries cost **\$12.90** per pair. We are selling them at our cost. The other option is Raptor batteries which are **\$2.55** per pair. They are obviously much cheaper. But we also expect that they may not last as long.

Feel free to contact us at staff@rayac.com with any questions.

RAYAC Members Volunteer with Servants

Members of RAYAC's Hands on Helpers committee volunteered with Servants to help with one of their projects which involved staining a ramp for a resident in Adams County.

They did a wonderful job and the homeowner is very thankful to have a beautifully stained ramp!



Thank You!

THANK YOU to everyone who contributed \$23,623 to RPAC already in 2025 including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Nathan Elfner

Governor's Club (\$500-999)

Deborah McLaughlin

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Lora Foster
Jeremiah Good
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
Josh Jackson
Jennifer Kibler
John Linton
Debra McManus
Ashley Motter
Mary Price
Jodi Reineberg
Mark Roberts
Gayle Sanders
Jeffrey Selby
Brittani Snyder
Donna Troupe
Richard Vangel
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Settlement Officer

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- Landlord/Tenant Issues

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The advertisement features a dark teal background with a large white outline of a house and a set of keys. The text is in white and yellow. The logo 'CGA' is prominently displayed at the top, with 'LAW FIRM' underneath it. Below that, 'REAL ESTATE SERVICES' is written in a yellow box. A list of services is provided in white text. At the bottom, the phone number and website are listed in white text on a yellow background.

Monthly Housing Statistics



RAYAC Housing Snapshot

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

March 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 209 homes were sold in Adams County in March 2025, a 3% increase from 2024. In York County 1,100 homes were sold during the first three months of 2025, which is a 1% increase from this time last year.

The median sales price in Adams County was \$320,000, an 11% increase from 2024. The median sales price in York County was \$279,000, a 9% increase from last year.

“The housing market continues to experience strong growth in median home sale prices,” said Selina Robinson, 2025 RAYAC President. “To put things into perspective, York County’s median home sale price has increased by 50% since pre-pandemic—an increase of more than \$94,000 since March 2019. As we head into the spring market, we expect to see continued momentum, though it's important to consider broader factors like ongoing economic uncertainty. Ultimately, the decision to buy a home is a personal one that depends on each individual’s or family’s financial situation. The good news for buyers right now is that inventory levels are slightly higher, offering more options in today’s market.”

RAYAC Statistics by School District						
2025-2024 (January 1-March 31) Comparison						
School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
Adams County						
Bermudian Springs	\$315,000	\$290,000	9%	17	17	0%
Conewago Valley	\$284,500	\$249,950	14%	54	48	13%
Fairfield	\$350,000	\$333,500	5%	25	15	67%
Gettysburg	\$369,000	\$330,000	12%	60	67	-10%
Littlestown	\$320,000	\$270,000	19%	38	38	0%
Upper Adams	\$250,000	\$224,900	11%	15	21	-29%
Total Adams County	\$320,000	\$289,500	11%	209	203	3%
York County						
Central	\$269,900	\$270,450	0%	86	94	-9%
Dallastown	\$299,900	\$275,000	9%	92	90	2%
Dover	\$275,875	\$271,250	2%	57	72	-21%
Eastern York	\$240,000	\$228,000	5%	40	39	3%
Hanover	\$260,000	\$230,000	13%	53	42	26%
Northeastern	\$289,900	\$270,000	7%	65	50	30%
Northern York	\$360,000	\$305,000	18%	35	37	-5%
Red Lion	\$277,000	\$265,000	5%	66	73	-10%
South Eastern	\$390,000	\$320,420	22%	43	56	-23%
South Western	\$335,000	\$289,950	16%	133	108	23%
Southern York	\$326,895	\$329,445	-1%	44	46	-4%
Spring Grove	\$325,000	\$265,000	23%	77	69	12%
West Shore	\$330,000	\$290,000	14%	74	73	1%
West York	\$234,900	\$236,000	0%	65	58	12%
York City	\$156,325	\$129,400	21%	100	116	-14%
York Suburban	\$257,450	\$230,000	12%	70	65	8%
Total York County	\$279,000	\$255,500	9%	1100	1088	1%



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MAY

May 7, 2025

10:00 AM

Eastern Time (US & CA)

Register >

May 21, 2025

02:00 PM

Eastern Time (US & CA)

Register >

To set up your password, visit <https://app.forewarn.com/membersetup>

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RAYAC Seeks Board of Directors Candidates

RAYAC is looking for several talented leaders to serve on the Board of Directors.

All interested candidates are asked to complete this [application](#) by June 20, 2025.

If you have additional questions, please contact [Shanna Terroso](#).

Leadership Opportunities

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by June 9, 2025.

Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career.

[Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by June 9, 2025.



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

Alexander D Necker, American Premier Realty
Jonathan Schultz, Real Broker, LLC

Member Changes

Devon Carbohn, Berkshire Hathaway (SH)
Emmanuel A De La Cruz, Realty One Group Generations
Cynthia Folckemer, Keller Williams Elite
Jason Forry, Cummings & Co
Glenda J Gerrick, White Rose Realty
Randell Jackson, Keller Williams Keystone
Cory J Kane, Keller Williams Keystone
Kevin T Klunk, Cummings & Co
Anthony J Lardarello, Keller Williams Keystone
Mark A Meiler, Meiler's Next Level Realty
Carolyn Ann Miller, Cummings & Co
Melanie Anne Miller, Hyatt & Company Real Estate
Dylan Morrison, Cummings & Co
Crystal Elizabeth Murphy, Berkshire Hathaway
Karin Negron-Caraballo, Keller Williams Keystone
Bonita K Schell, Iron Valley York
Gail Schuchart, Cummings & Co
Juanita R Smith, Keller Williams Legacy
Dustin A Solomon, Keller Williams Keystone
Jeremiah J Trostle, Keller Williams Keystone

Member Drops

Dolph Ray Barthelemy, Berkshire Hathaway (E)
Andrew J Groft, Re/Max Quality
Jaden Rice, Berkshire Hathaway (H)
Whitney N Westry, Berkshire Hathaway (E)

New Office/Brokerage

Meiler's Next Level Realty
 411 South Main Street
 Red Lion, PA 17356
 717-659-2539

Office Changes

Cummings & Co
 12539 Susquehanna Trail
 Glen Rock, PA 17327
 717-900-5990

Office Drops

None

Affiliate Changes

None

New Affiliates

Miles Appliance Sales
 543 South Main Street
 Shrewsbury, PA 17361
 717-235-2097

Affiliate Drops

None

Membership Stats

(as of 4/21)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1203	1254
Secondary REALTORS	145	118
Pending Applicants	<u>20</u>	<u>6</u>
Total REALTORS	1368	1378
Affiliates	<u>77</u>	<u>85</u>
Total Members	1,445	1,463



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

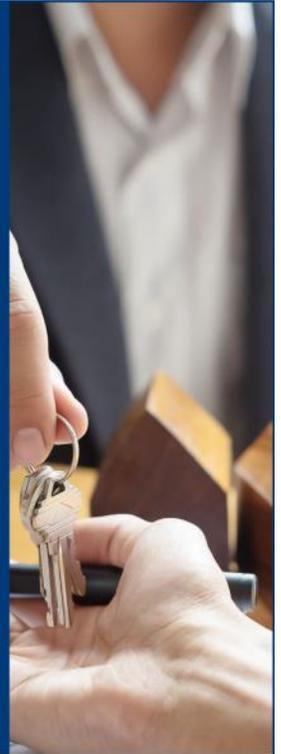
Clerk (PT)

deb@rayac.com

Seal the deal

As of April 1, Stock & Leader has joined Saxton & Stump. The expanded Saxton & Stump Real Estate team assists clients with commercial and residential legal matters, including:

- ✓ Settlement & Closing Services
- ✓ Purchase and Sale Agreements
- ✓ Leases
- ✓ Rights-of-Way
- ✓ Survey Disputes
- ✓ Environmental Issues
- ✓ Eminent Domain
- ✓ Foreclosures
- ✓ Title Searches and Insurance



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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

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 – Article 10

Article 10 of the NAR Code of Ethics states the following:

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

This Article talks about discrimination.

Article 10 requires that REALTORS® must provide equal service to all clients and customers.

NAR has identified nine protected classes (listed above), and Article 10 states that discrimination against any of them is not acceptable and a potential violation of the Code of Ethics.

NOTE: If you are found in violation of Article 10, you are potentially in violation of the Public Trust, and therefore the Complaint is automatically forwarded to the PA State Real Estate Commission as a potential licensing violation too.

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: Understanding and Protecting Yourself from Title Fraud](#)
[Homeowners Association](#)
[Marketing Your Home](#)
[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 Jaclyn@rayac.com with any questions.



RAYAC Board of Directors Summary

Meeting Date: April 10, 2025

Action Items and Highlights:

- March Meeting Minutes: Approved as presented.
- Treasurer's Report: Accepted from Treasurer John Birkeland. The current budget remains on track with projections. Membership numbers are consistent with this time last year. The investment account experienced a 1% decline due to recent market fluctuations.
- Legal Representation Update: Approved a new engagement letter with RAYAC Solicitor Peter Ruth under his new firm, Saxton & Stump, following the acquisition of Stock & Leader. The terms remain consistent with the previous agreement.
- Termite Mitigation: Approved an unbudgeted expenditure to address termite mitigation at the RAYAC office.
- PAR Endorsement: Officially endorsed RAYAC member Tamra Peroni as a candidate for PAR District 6 Vice President.

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.

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:

Search for the entity on the [PA Department of State website](#)

1. Confirm/update information
2. Pay the \$7 filing fee (waived for nonprofits)
3. 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.



REAL ESTATE SCHOOL
OF YORK & ADAMS COUNTIES, INC.



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

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



REGIONAL

INDUSTRIAL, COMMERCIAL, & INVESTMENT CONFERENCE



Sheraton Harrisburg
Hershey Hotel

THE WAY WE'LL LIVE NEXT

Drawing on his research and foresight work for Cornell Tech, Climate Alpha, and MIT's Future Urban Collectives Lab, Greg Lindsay explores the urban and real estate implications of our never-normal landscape and explains why the future will be less remote and more human than you might think.



May 29

PROGRAM DETAILS

- 7:45 a.m. - Registration
- 8:00 a.m. - Breakfast & Networking
- 9:00 a.m. - 12:00 p.m. - Program

KEYNOTE SPEAKER



Greg Lindsay

Generalist, Urbanist,
Futurist, and Speaker.

SPEAKERS

MADRA CLAY

Central Regional Director, PA Department of
Community & Economic Development

KALI ALOISI

Outreach Economist, Philadelphia Federal Reserve

Presenting
Sponsor

Barley Snyder
ATTORNEYS AT LAW

TICKETS \$25



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Attorneys

Absolute Mobile Home Closings
Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 7
[Saxton and Stump](#) - ad pg. 13

Appraisers

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

Absolute Radon Mitigation LLC
Adler Home Inspections
ALPHA Home Inspection, LLC
Buyers Eyes Home Inspections, LLC
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
S.A.F.E. Inspection Services

TEK Inspection Company
The Mitigator
Top Dawg Inspections
Urban Property Services LLC

Insurance

Goosehead Insurance
Michelle L Kreeger, State Farm
Insurance

Lenders

ACNB Bank
Bay Capital Mortgage Corp
CMG Home Loans
Cross Country Mortgage
First Alliance Home Mortgage
Freedmont Mortgage
[Fulton Mortgage Company](#) - ad
pg.5
[Guild Mortgage](#) - ad pg.13
Homesale Mortgage, LLC
Horizon Farm Credit
LoanDepot
M & T Bank Mortgage Division
Moneyline Lending, LLC
Movement Mortgage
NEXA Mortgage
Primary Residential Mortgage, Inc
[Traditions Mortgage](#) - ad pg. 11

Media, Marketing &

Photography

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

Other

LHOP At York Housing Opportunity
Merrill Lynch
Miles Appliances
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
[Lakeside Title Company](#) - ad pg. 7
[Mason Dixon Settlement Inc](#) - ad pg. 13
MYclosing, LLC
Quality Service Settlements
[White Rose Settlement Services](#) - ad pg.
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[Yorktowne Settlement Co](#) - ad pg. 12



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