

# RAYAC Connection

## What's Inside

2026 Board Candidates	2
\$25 in 2025 Campaign	3
Cornhole Tournament	4
Bright MLS	5
RPAC Leaders	6
RAYAC YouTube Channel	6
Housing Stats	7
RAYAC Leadership	8
Annual Meeting	9
Membership News	10
Staff Contacts	11
Course Catalog	12-26
Broker Courses	27-29
Professionalism Award	30
RAYAC CEO Celebration	30
NAR Consumer Guide	31
PA Commission Contact Info	31
Keeping Up with the Code	31
Affiliate Directory	32



JOIN US FOR THE



LEGISLATIVE

*Breakfast*

Attendees will hear from our State Representatives and State Senators on important issues facing the real estate industry.

Anyone who has invested \$99 or more to RPAC is invited to attend for free.

All others, there is a \$25.00 fee.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★  
THURSDAY

SEPTEMBER 4, 2025

8:00 AM - 10:00 AM

OUT DOOR COUNTRY CLUB



REALTORS® ASSOCIATION  
OF YORK & ADAMS COUNTIES, INC.

### RAYAC Summer Hours

The RAYAC office will have adjusted summer hours starting Tuesday, May 27th until Friday, August 29th, 2025.

The office will be open:

**Monday - Thursday:**  
8:30 am - 4:00 pm.

**Friday:** 8:30 am - 3:30 pm

**REGISTER TODAY FOR THIS INFORMATIVE BREAKFAST!**

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## 2026 Board of Director Candidates

Marie Arcuri, Coldwell Banker



Troy Engle, Berkshire Hathaway



Loree Foster, Berkshire Hathaway



Amanda Lantz, Re/Max Patriots



Barbie Miller, Inch & Co



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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 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:

Allison Altman	Ed Bender
Steve Brown	Rebecca Brown
Patricia Carey	Mark Carr
Megan Cellucci	Marty Clayton
Jen Clemens	Teri Conklin
Thomas Coyne	Dayna Dell
Brenda Drawbaugh	Wade Elfner
Melinda Eppolito	Bridget Floyd
Tereasa Forbes	Cynthia Forry
Karena Foss	Judy Givens
Jeremiah Good	Judy Henry
Gergory Jean	Glenda Kane
Melissa Kearney	Connie Kern
Keith Koller	Wendy Landis
Amanda Lantz	Sherry Lease
Diane Leib	John Linton
Tina Llorente	Cindy Mann
Laura Meagher	Robin Mede-Butt
Sam Miller	Sharon Minnich
Kim Moyer	Teresa Myers
Cinda Nease	Cynthia Nolt
Lisa Pavey	Tamra Peroni
Mary Price	Jodi Reineberg
Selina Robinson	Cheryl Rost
Cindy Sarver	Karen Tavenner
Tracy Wandress	Reid Weinbrom
Linda Werner	Stephanie Werner
Ken Worley	



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# YPN Cornhole Tournament

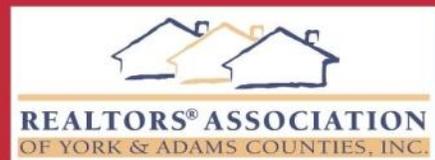
May your cornhole bags  
always find their way home.

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**DATE: THURSDAY,  
SEPTEMBER 11, 2025  
TIME: 5:00 PM - 7:00 PM  
LOCATION: GOOFY'S,  
SPRING GROVE  
COST: \$10 PER TEAM  
(2 PEOPLE)**

**REGISTER THROUGH THE  
RAYAC MEMBER PORTAL**



**REGISTER YOUR TEAM!**

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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 \$24,523 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  
Ken Worley

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

Bob Aldinger  
Dolly Bailey  
Patricia Carey  
Gregg Clymer  
Lora Foster  
Jeremiah Good  
Lisa Hartlaub  
Glenda Kane  
Tina Llorente  
Tamra Peroni

### \$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  
Linda Werner  
Michael Wheeler

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# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### June 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 504 homes were sold in Adams County in June 2025, a 10% increase from 2024. In York County 2,506 homes were sold during the first six months of 2025, which is a 4% decrease from this time last year.

The median sales price in Adams County was \$327,000, a 2% increase from 2024. The median sales price in York County was \$287,900, a 7% increase from last year.

“Despite a slightly slower first half of the year, both counties reached record highs for their median home sale prices. While sales have been a little slower this spring in York County, Adams County is trending in the opposite direction, with increases in both closed and pending sales. Buyers are still active in the market, and although inventory has ticked up slightly, it remains low by historical standards—still about half of what it was in 2019 for both counties.” said RAYAC President Selina Robinson.

RAYAC Statistics by School District						
2025-2024 (January 1-June 30) Comparison						
School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$315,000	\$291,500	8%	49	42	17%
Conewago Valley	\$287,500	\$268,000	7%	134	103	30%
Fairfield	\$367,500	\$345,000	7%	54	37	46%
Gettysburg	\$391,649	\$369,990	6%	140	159	-12%
Littlestown	\$319,950	\$305,000	5%	80	77	4%
Upper Adams	\$270,000	\$229,500	18%	47	39	21%
<b>Total Adams County</b>	<b>\$327,000</b>	<b>\$319,900</b>	<b>2%</b>	<b>504</b>	<b>457</b>	<b>10%</b>
<b>York County</b>						
Central York	\$285,000	\$273,000	4%	208	228	-9%
Dallastown	\$299,990	\$285,000	5%	206	218	-6%
Dover	\$275,000	\$275,000	0%	145	183	-21%
Eastern York	\$263,750	\$254,000	4%	66	100	-34%
Hanover	\$260,000	\$234,000	11%	113	109	4%
Northeastern	\$305,000	\$293,750	4%	151	138	9%
Northern York	\$392,450	\$347,500	13%	92	90	2%
Red Lion	\$295,000	\$275,000	7%	161	186	-13%
South Eastern	\$392,500	\$326,250	20%	98	134	-27%
South Western	\$327,500	\$296,164	11%	277	275	1%
Southern York	\$337,175	\$345,660	-2%	102	108	-6%
Spring Grove	\$315,000	\$285,000	11%	168	161	4%
West Shore	\$340,000	\$300,000	13%	166	155	7%
West York	\$249,500	\$245,000	2%	152	124	23%
York City	\$164,900	\$135,850	21%	228	272	-16%
York Suburban	\$276,500	\$260,000	6%	174	141	23%
<b>Total York County</b>	<b>\$287,900</b>	<b>\$270,000</b>	<b>7%</b>	<b>2506</b>	<b>2622</b>	<b>-4%</b>

## 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.**  
Saxton & Stump, 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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# *RAYAC's Annual Business Meeting*

Join us for RAYAC's  
biggest event of the year!

Enjoy a delicious breakfast  
while electing the 2026  
Board of Directors, and  
listening to our extremely  
popular, highly  
motivational keynote  
speaker, Bob Marsh.



**DATE:** Thursday, October 16th

**TIME:** 9:00 AM

**LOCATION:** Wyndham Garden, York



**[REGISTER HERE!](#)**

# Membership News

## New Members

**James Anderson**, Howard Hanna York  
**Bethany Clarke**, Re/Max 1st Class  
**Alysa F Dennison**, , Keller Williams  
 Keystone  
**Sandra Garcia**, Keller Williams Keystone  
**Lindsey Hersh**, Coldwell Banker York  
**Jensen Hilbert**, Iron Valley York  
**Norman Jones**, Coldwell Banker York  
**Christina Jordan**, Realty One Group  
**Ethan Lang**, Berkshire Hathaway Lancaster  
**Milena Lopez**, Coldwell Banker York  
**Jennifer Lynn Lopez**, Re/Max Patriots  
**Alexandra Martinez**, Keller Williams  
 Keystone  
**Alyssa B McGowan**, Inch & Co  
**Liliana Medina**, Keller Williams Keystone  
**Aunica Miles**, Howard Hanna York  
**Brooks Nathanson**, Iron Valley York  
**Valerie Persing**, ExecuHome Realty  
**Norma Ramos**, Re/Max Patriots  
**Micah Rosemond**, Keller Williams  
 Keystone  
**Ameila Sailors**, Keller Williams Keystone  
**Madisson Shellenberger**, Keller Williams  
 Keystone  
**Jesse F Stagg**, Berkshire Hathaway (E )  
**Joseph Stiles**, Re/Max Quality  
**Dominique Watson**, Iron Valley York

## Member Changes

**Christopher K Bergmann**, Mountain  
 Realty  
**Pamela L Bowers**, Mountain Realty  
**Tensley R Carter**, Keller Williams  
 Keystone  
**Lori Caruso**, Mountain Realty  
**Larry Conover**, Mountain Realty  
**Linda M England**, Redfin  
**Abbie R Evans**, Listing Sherpa, LLC  
**Crystal Frear**, Iron Valley York  
**Erica L Isenock**, Inch & Co  
**Kelly Anne Lawver**, Mountain Realty  
**Darrell Miller**, Mountain Realty  
**Marshall L Miller**, Mountain Realty  
**Zoe E Nahum**, Berkshire Hathaway (E )  
**Amanda Newman**, Keller Williams Central  
 PA  
**Amy Nichole Pennewell**, Keller Williams  
 Keystone  
**Gerald B Pilgrim**, Keller Williams  
 Keystone  
**Angelica Ramos**, Realty One Group  
**Marion E Ruff**, Mountain Realty  
**Desiree Snider**, Keller Williams Keystone

## Member Drops

**Michael J Farinelli**, Keller Williams  
 Keystone  
**Paula Hege**, Coldwell Banker  
**Mackenzie Jean Miller**, Keller Williams  
 Keystone  
**Tristan G Pilgrim**, Iron Valley York  
**Bethany Riley**, EXP Realty  
**Anna Vesotsky**, Keller Williams Keystone

## New Office/Brokerage

**Mountain Realty ERA**  
 914 Fairfield Road  
 Gettysburg, PA 17325  
 717-337-9950

**Listing Sherpa, LLC**  
 207 N Market Street  
 Suite 102  
 Elizabethtown, PA 17022  
 717-471-4742

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**Spring Haven Settlement**  
 2080 Springwood Road  
 York, PA 17403  
 717-316-5244

## Affiliate Drops

None

## Membership Stats

(as of 7/20)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1243	1237
Secondary REALTORS	157	134
Pending Applicants	<u>7</u>	<u>12</u>
Total REALTORS	1407	1383
Affiliates	<u>80</u>	<u>87</u>
Total Members	1,487	1,470



## RAYAC Office Hours

### Monday - Thursday

8:30 a.m. to 4:00 p.m.

### Friday

8:30 a.m. to 3:30 p.m.

### Phone

(717) 843-7891

### Fax

(717) 854-0720

## Association Staff

### Shanna Terroso

RCE, AHWD, C2EX,  
Chief Executive Officer  
Ext. 106

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

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

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

### Doug Clark

Business & Finance Director  
Ext. 111

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

### Jaclyn Eriksen

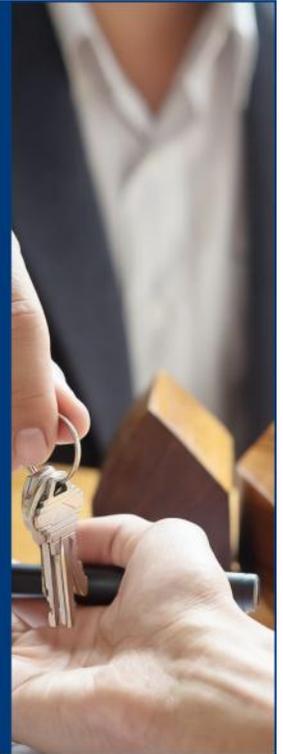
Public Relations Director  
Ext. 110

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

# Seal the deal

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**Kevin Wivagg**  
Sr. Loan Officer  
NMLS#311080  
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**Rob Frey**  
Sr. Loan Officer  
NMLS#147464  
717.891.0685



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

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## RAYAC Course Catalog Fall 2025—Winter 2026

### License Renewal - What You Need to Know

All real estate licensees must renew their licenses by May 31, 2026. Before you can do this, you must complete 14 hours of continuing education.  
All REALTOR members must complete 2.5 hours of Code of Ethics training and 2 hours of Fair Housing training by 12/31/27 in order to keep their REALTOR status.

**Agents renewing for the first time:** MUST take two 2 module courses, General Module and either Residential or Commercial Module, depending on what you practice.

**Returning Agents:** The PA Real Estate Commission has mandated that 5 of your 14 hours must be in the topics Agency and Fair Housing. RAYAC is offering several courses to fulfill these requirements.

**NOTE:** Our Fair Housing courses will satisfy both the Real Estate Commission requirement as well as the NAR Fair Housing requirement.

**REALTOR members:** Your Ethics and Fair Housing courses are due by 12/31/27, but you can take them now and apply them to your 14 hours of CE for license renewal in May of 2026.

**ALL Ethics & Fair Housing classes that are approved by the PA Real Estate Commission for CE credit will be accepted by RAYAC to fulfill the NAR Ethics and Fair Housing mandates.**

Please check with us if you have any questions about what qualifies for NAR credit.

### **ATTENTION - Hanover/Gettysburg & Commercial Agents - Coming in the Spring of 2026!**

**Hanover & Gettysburg agents:** We will hold 14 hours of CE classes in Hanover on March 10 and April 13, including all Commission- and NAR-mandated courses.

**Commercial agents:** We will hold 7 hours of Commercial CE classes on April 16, as well as a course on 1031 Exchanges on April 29. You will be required to take the Commission- and NAR-mandated courses too, so you'll only need an additional 7 hours to renew your licenses.

## Required Continuing Education Classes

### **COMMISSION-MANDATED COURSES for Returning Agents—Part 1**

**Returning Agents:** The PA State Real Estate Commission has mandated that 3 of your 14 hours of CE must be in the topic of Agency and 2 must be in the topic of Fair Housing.

**AGENCY COURSES:** Approved for 3.5 hours of Real Estate CE, \$40

#### **Agency in Today's World**

**Instructor: Melanie McLane**

**Class Dates:**

September 9 from 8:30 am—12:00 noon in the RAYAC Classroom  
January 21 from 8:30 am—12:00 noon via Zoom Webinar  
March 10 from 8:30 am—12:00 noon at South Hills Golf Club in Hanover

#### **Navigating Agency in a Changing World**

**Instructor: Danielle Winn**

**Class Dates:**

October 20 from 8:30 am—12:00 noon in the RAYAC Classroom  
April 22 from 1:00 pm—4:30 pm in the RAYAC Classroom

#### **What Kind of Agent are You Anyway?**

**Instructor: Peter Ruth**

**Class Dates:**

September 30 from 8:30 am—12:00 noon in the RAYAC Classroom  
February 25 from 8:30 am—12:00 noon via Zoom Webinar  
May 13 from 1:00 pm—4:30 pm in the RAYAC Classroom

#### **Navigating Industry Changes—Agency**

**Instructor: Barbie Miller**

**Class Date:** December 3 from 8:30 am—12:00 noon in the RAYAC Classroom

**Online Option: "Agency Relationships"**

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education/courses.html>

## Required Continuing Education Classes

### **COMMISSION-MANDATED COURSES for Returning Agents—Part 2**

**Returning Agents:** The PA State Real Estate Commission has mandated that 3 of your 14 hours of CE must be in the topic of Agency and 2 must be in the topic of Fair Housing.

**FAIR HOUSING COURSES:** Approved for 3.5 hours of Real Estate CE, \$40

#### **Follow the Rules: Fair Housing & Anti-Trust**

**Instructor: Melanie McLane**

##### **Class Dates:**

September 9 from 1:00 pm—4:30 pm in the RAYAC Classroom

January 21 from 1:00 pm—4:30 pm via Zoom Webinar

March 10 from 1:00 pm—4:30 pm at South Hills Golf Club in Hanover

#### **Fair Housing—Reflecting on the Past**

**Instructor: Danielle Winn**

##### **Class Dates:**

October 20 from 1:00 pm—4:30 pm in the RAYAC Classroom

April 22 from 8:30 am—12:00 noon in the RAYAC Classroom

#### **Fair Housing Laws that Impact Real Estate**

**Instructor: Peter Ruth**

##### **Class Dates:**

September 30 from 1:00 pm—4:30 pm in the RAYAC Classroom

February 25 from 1:00 pm—4:30 pm via Zoom Webinar

March 31 from 8:30 am—12:00 noon at the Wyndham Garden

May 13 from 8:30 am—12:00 noon in the RAYAC Classroom

#### **Fair Housing Violations—Not Me!**

**Instructor: Barbie Miller**

**Class Date:** December 3 from 1:00 pm—4:30 pm in the RAYAC Classroom

#### **Online Option: “Upholding Fair Housing Laws”**

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education/courses.html>

## Required Continuing Education Classes

### **REQUIRED FOR NEW AGENTS (renewing your license for the 1st time)**

**New Agents:** All agents renewing their licenses for the first time are required by the PA Real Estate Commission to complete 2 seven-hour courses. The first course, required for **ALL** agents, is the General Module. The second required class is **EITHER** the Residential Module, **OR** the Commercial Module, depending on which type of real estate you practice. Agents who must complete these modules are exempt from taking the Commission's mandated courses.

If a license is/was issued between December 1, 2023 and November 30, 2025, you must complete these modules in order to meet the Commission renewal requirement.

If a license is issued between December 1, 2025 and February 28, 2026, you must renew your license by May 31, 2026, but are exempt from the educational requirement.

**General Module:** Topics include: duties of licensees, closing costs for buyers and sellers, the Agreement of Sale and its addenda, title reports, zoning, agency relationships, and environmental concerns.

**Fall Class Date:** September 24 from 8:30 am—4:00 pm in the RAYAC Classroom (Barbie Miller)

**Winter Class Date:** January 13 from 8:30 am—4:00 via Zoom webinar (Melanie McLane)

**Spring Class Date:** April 7 from 8:30 am—4:00 pm in the RAYAC Classroom (Paula Musselman)

**Residential Module :** Topics include: the Uniform Construction Code and zoning, environmental issues, land development and types of construction, home inspections and warranties, mortgage information, foreclosures and short sales, fair housing, and the agreement of sale.

**Fall Class Date:** October 29 from 8:30 am—4:00 pm in the RAYAC Classroom (Paula Musselman)

**Winter Class Date:** February 4 from 8:30 am—4:00 pm via Zoom webinar (Melanie McLane)

**Spring Class Date:** March 12 from 8:30 am—4:00 pm in the RAYAC Classroom (Barbie Miller)

**Commercial Module:** Topics include: the letter of intent, the commercial agreement of sale, leases and clauses, environmental issues, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues.

**Spring Class Date:** March 4 from 8:30 am—4:00 pm in the RAYAC Classroom (Jim Helsel)

**Online Option:** <https://yorkadams.leaonline.com/online-education/pennsylvania/real-estate/sales-license/post-licensing/courses.html>

## **Attention: Hanover/Gettysburg Agents!**

We are pleased to bring you 14 hours of continuing education in Hanover, including all courses mandated by the Real Estate Commission (due by 5/31/26), as well as those mandated by NAR (due by 12/31/27).

**Location:** South Hills Golf Club, 925 Westminster Avenue, Hanover PA 17331

**Class Dates:** March 10, 2026 and April 13, 2026

**Cost:** \$40/class, each class approved for 3.5 Real Estate CE

**Instructor:** Melanie McLane

### **March 10 from 8:30 am—12:00 noon: Agency in Today's World**

This course will review agency law in PA, and the standard forms needed to comply with RELRA. We will discuss the requirement to always have two forms per consumer. You'll learn scenarios and talking points for discussing agency and fees. We'll review the duties owed by licensees in PA to *all consumers*, and the fiduciary duties owed to clients. We'll also discuss pitfalls of undisclosed dual agency.

### **March 10 from 1:00 pm—4:30 pm: Fair Housing & Anti-Trust**

We will cover Fair Housing, including implicit and unconscious bias. Case studies will be included, and we will review Sherman Anti-Trust, other regulations, and touch on the ethical requirements regarding anti-trust.

### **April 13 from 8:30 am—12:00 pm: Getting to Yes: Negotiating on Behalf of Your Clients**

This session teaches you how to successfully negotiate on behalf of your client, without violating fiduciary duties. The goal of every negotiation is win/win, so agents need to consult with their clients to determine the client's goal and structure a negotiating strategy that will help the client achieve that goal.

### **April 13 from 1:00 pm—4:30 pm: COE: Multiple Offers, Keeping it Legal, Ethical & Sane**

This course will discuss the legal and ethical issues of multiple offers, as well as the agent's fiduciary duties to clients. The NAR Code of Ethics, and state law will also be compared and contrasted.

## **Attention: Commercial Agents!**

We have 3 Commercial classes just for you! You will still have to take the two courses required by the Commission (on Agency and Fair Housing — see pages 3—4 of this catalog for more information and class dates), but two of the classes listed below will round out your 14-hour renewal requirement:

**April 16 from 8:30 am—12:00 pm:**

### **Understanding Municipal Impacts on Commercial Sales & Leasing**

This class explores how municipal considerations impact commercial sales and leases. Topics include choice of entity, types of leases, lease provisions, due diligence, codes and regulations, municipal ordinances, zoning classifications and procedures, as well as municipal tax abatement ordinances. Gain an in-depth understanding of how commercial transactions are affected by these policies, procedures and guidelines.

Cost: \$40, approved for 3.5 hours Real Estate CE. Peter Ruth

**April 16 from 1:00 pm—4:30 pm:**

### **Commercial Contracts in PA**

This course will review the contracts you'll need for commercial leases, listing and sales agreements, and miscellaneous contracts dealing with property management, buyer/tenant agency, and operating expense addenda. Understand the tools required to complete your commercial transactions.

Cost: \$40, approved for 3.5 hours Real Estate CE. Peter Ruth

**April 29 from 1:00 pm—4:30 pm:**

### **1031 Exchanges & Tax Reform**

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements, hold an in-depth discussion of all common fees and costs, and discuss all variations, such as FHA financing, VA financing, USDA financing, and cash transactions.

Cost: \$40, approved for 3.5 hours Real Estate CE. Margo McDonnell.

## **National Speaker Craig Grant is back with Updated Technology Classes!**

Join us as we welcome National Technology speaker Craig Grant back to RAYAC. This year, he has two timely courses that cover current technological issues and facing agents today.

**Class Date:** April 9, 2026

**Location:** Zoom Webinar

**Cost:** \$40/class, each class approved for 3.5 Real Estate CE

### **April 9 from 8:30 am—12:00 pm: AI & ChatGPT for Real Estate**

Artificial Intelligence or AI has been around for a long time, but with the emergence of OpenAI's ChatGPT & Dalle-2, MidJourney, Bard, Co-Pilot, plus so many other tools we already use and love like Office, Docs, Canva, Adobe, Grammarly, and more incorporating AI into their offerings, it has finally reached the masses. In this session, we will explore what AI is, how it can be used in your real estate business and everyday life, the legal and ethical implications. By the end of this class, you will be more knowledgeable about this fast-emerging technology to ensure you stay ahead of the curve, and boost your business efficiencies and customer service, all while using these tools in an ethical and compliant manner!

### **April 9 from 1:00 pm—4:30 pm: Cybersecurity: How Technology can Ruin Your Business**

With the increased susceptibility in the real estate industry to Cybercrimes, wire fraud and the stance that the National Association of REALTORS® takes on this, it is critical that agents learn the best methods and set a new standard of practice when handling their clients' sensitive information, especially since that information is revealed in a real estate transaction. With the increased activity, communications, and sharing that occur on the internet and through social media, agents must educate their clients on safety precautions. This course is designed to elevate awareness, assist students in establishing policies and procedures, and raise the level of care offered to the consumer when we promise to protect and promote a client's best interests.

**About Craig Grant:** As one of the most sought-after national speakers on technology in real estate today, Craig's goal is to take extremely complicated topics and present them in a way that is easy to understand, so the average non-technical person can embrace how much technology can work for them and not against them. He strives to help agents get over their fear of technology. Craig is the CEO of the Real Estate Technology Institute, and is a frequent speaker at NAR conventions, Triple Play, and other industry events.

## Class Schedule at a Glance

### **Fall 2025:**

September 9: 8:30 am—12:00 noon: Agency in Today's World (mandatory)  
September 9: 1:00 pm—4:30 pm: Fair Housing & Anti-Trust (mandatory)  
September 22: 8:30 am—12:00 noon: Working with Investors  
September 22: 1:00 pm—4:30 pm: Qualifying Sellers to Sell  
September 24: 8:30 am—4:00 pm: General Module (required for new agents)  
September 30: 8:30 am—12:00 noon: What Kind of Agent are You (mandatory)  
September 30: 1:00 pm—4:30 pm: Fair Housing Laws (mandatory)  
October 15: 8:30 am—12:00 noon: Financing Fundamentals  
October 15: 1:00 pm—4:30 pm: Show Me the Money (Cost Sheets)  
October 20: 8:30 am—12:00 noon: Navigating Agency (mandatory)  
October 20: 1:00 pm—4:30 pm: Reflecting on Fair Housing (mandatory)  
October 22: 8:30 am—12:00 noon: COE: Multiple Offers  
October 22: 1:00 pm—4:30 pm: American Architecture  
October 29: 8:30 am—4:00 pm: Residential Module (required for new agents)  
October 30: 8:30 am—12:00 noon: Best of the Hotline  
October 30: 1:00 pm—4:30 pm: PA Contracts  
December 3: 8:30 am—12:00 noon: Navigating Industry Changes (mandatory)  
December 3: 1:00 pm—4:30 pm: Fair Housing Violations (mandatory)

### **Winter 2026 Zoom**

January 13: 8:30 am—4:00 pm: General Module (required for new agents)  
January 15: 8:30 am—12:00 noon: PA Contracts  
January 15: 1:00 pm—4:30 pm: Best of the Hotline  
January 21: 8:30 am—12:00 noon: Agency in Today's World (mandatory)  
January 21: 1:00 pm—4:30 pm: Fair Housing & Anti-Trust (mandatory)  
January 29: 8:30—12:00 noon: Drilling Down with RPR  
January 29: 1:00 pm—4:30 pm: Intro to Bright MLS  
February 4: 8:30 am—4:00 pm: Residential Module (required for new agents)  
February 10: 8:30 am—12:00 noon: Financing Nuts & Bolts  
February 10: 1:00 pm—4:30 pm: COE: Multiple Offers  
February 18: 8:30 am—12:00 noon: American Architecture  
February 18: 1:00 pm—4:30 pm: Getting to Yes (Negotiating)  
February 25: 8:30 am—12:00 noon: What Kind of Agent are You (mandatory)  
February 25: 1:00 pm—4:30 pm: Fair Housing Laws (mandatory)

## Class Schedule at a Glance

### Spring 2026:

March 4: 8:30 am—4:00 pm: Commercial Module (required for new agents)

March 10: 8:30 am—12:00 noon: Agency in Today's World (Hanover)

March 10: 1:00 pm—4:30 pm: Fair Housing & Anti-Trust (Hanover)

March 12: 8:30 am—4:00 pm: Residential Module (required for new agents)

March 17: 8:30 am—12:00 noon: Dodging Dirty Deeds

March 17: 1:00 pm—4:30 pm: Residential Valuation

March 18: 8:30 am—12:00 noon: PA Contracts

March 18: 1:00 pm—4:30 pm: Best of the Hotline

March 25: 8:30 am—12:00 noon: Handling Multiple Offers

March 25: 1:00 pm—4:30 pm: Working with Investors

March 31: 8:30 am—12:00 noon: Fair Housing Laws (Wyndham Garden York)

April 7: 8:30 am—4:00 pm: General Module (required for new agents)

April 9: 8:30 am—12:00 noon: AI & ChatGPT for Real Estate—Zoom

April 9: 1:00 pm—4:30 pm: Cybersecurity: How Technology can Ruin Your Business—Zoom

April 13: 8:30 am—12:00 noon: Getting to Yes—Negotiating for your Clients

April 13: 1:00 pm—4:30 pm: COE: Multiple Offers

April 14: 8:30 am—4:00 pm: American Homes

April 16: 8:30 am—12:00 noon: Understanding Municipal Impacts on Commercial Real Estate

April 16: 1:00 pm—4:30 pm: Commercial Contracts in PA

April 22: 8:30 am—12:00 noon: Reflecting on Fair Housing (mandatory)

April 22: 1:00 pm—4:30 pm: Navigating Agency (mandatory)

April 29: 1:00 pm—4:30 pm: 1031 Exchanges & Tax Reform

May 5: 8:30 am—12:00 noon: Financing Nuts & Bolts

May 5: 1:00 pm—4:30 pm: Getting to Yes—Negotiating for your Clients

May 7: 8:30 am—12:00 noon: Qualifying Sellers to Sell

May 7: 1:00 pm—4:30 pm: Handling Multiple Offers

May 13: 8:30 am—12:00 noon: Fair Housing Laws (mandatory)

May 13: 1:00 pm—4:30 pm: What Kind of Agent are You (mandatory)



## **SMARTPASS FOR REAL ESTATE CE**

### **Unlimited CE for Limitless Knowledge!**

#### **TAKE UNLIMITED 3.5 HOUR AND 7 HOUR CONTINUING EDUCATION COURSES FOR ONLY \$125**

The SMARTPASS is an affordable way to complete your 2024-2026 continuing education requirements, *PLUS* you can take additional courses at no extra cost. It is available for purchase to RAYAC members until February 28, 2026, and can be used for 3.5 and 7 hour CE classes held between September 1, 2025 and May 31, 2026. SMARTPASS holders will save at least \$35.

#### **HOW DO I GET THE SMARTPASS?**

You can purchase the SMARTPASS through the [RAYAC Member Portal](#). Click on "Registration," log in to your account, then click on "Events."

#### **HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?**

You **MUST** purchase the SMARTPASS **BEFORE** registering for classes. Once purchased, contact Mireya Carlsen at [mireya@rayac.com](mailto:mireya@rayac.com) at least 48 hours prior to the course date to be registered. If you register online, you will be charged for the class.

Please note: Late registrations and walk-ins may not be accommodated.

#### **TERMS & EXCLUSIONS**

The SMARTPASS does not apply to broker courses, designation and certification courses, online courses, or StraightTALK sessions. It is available only for 3.5 hour and 7 hour continuing education courses held between September 1, 2025 and May 31, 2026.

If you are registered for a class that has a waiting list, and you have completed your required hours, you may be asked to give up your seat to someone who still needs to complete their requirements.

The SMARTPASS is non-refundable and non-transferrable.

## REAL ESTATE CLASSES

### American Architecture

Do you know a baluster from a banister? Where would you see coffering? What about friezes and festoons? Can you tell a quoin from a quirk? This course will discuss the construction, style and architecture of homes and other buildings throughout the US. You will learn to identify architectural styles and time periods, materials used, and how homes were constructed. Agents need to know what they are selling, and this class will help you understand architecture in America. Approved for 3.5 hours Real Estate CE. Cost: \$40. Melanie McLane.

**Class Dates:**

October 22 from 1:00 pm—4:30 pm in the RAYAC Classroom

February 18 from 8:30 am—12:00 noon via Zoom webinar

### American Homes

Students will discuss style, form, structure, neighborhoods and time periods of the American house, as well as the key architectural features of each period. Understanding building techniques and styles can assist you in establishing when a house was actually built instead of just relying on tax records. You'll also learn how to identify changes and improvements over time, which may mask the original style. Approved for 7 hours Real Estate CE. Cost: \$80. Melanie McLane.

**Class Date:** April 14 from 8:30 am—4:00 noon in the RAYAC Classroom

### Best of the Hotline

The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. Learn about the most frequent and problematic questions that hit the Legal Hotline so you can stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn how to handle the most commonly asked questions, but also to those unusual situations. Approved for 3.5 hours Real Estate CE. Cost: \$40. Peter T. Ruth, Esq.

**Class Dates:**

October 30 from 8:30 am—12:00 noon in the RAYAC Classroom

January 15 from 1:00 pm—4:30 pm via Zoom webinar

March 18 from 1:00 pm—4:30 pm in the RAYAC Classroom

## REAL ESTATE CLASSES

### Dodging Dirty Deeds

This course will review issues with deeds and title that can be discovered well in advance of a real estate transaction. You will learn about real property deeds parcel numbers, the chain of title, forms of ownership, the correct documentation needed for an estate, easements, issues in deeds, and identify discrepancies in legal descriptions. Approved for 3.5 hours Real Estate CE. Cost: \$40. Danielle Winn.

**Class Date:** March 17 from 8:30 am—12:00 noon in the RAYAC Classroom

### Drilling Down with RPR

RPR is an invaluable tool for real estate agents! This course is designed to show you how to use this tool not just to price a property, or conduct a search, but also to understand neighborhood trends, and how to use it for marketing, prospecting, POI's, and map searches and tools. In addition, you'll learn how to set up your profile, run reports, and some handy shortcuts. Approved for 3.5 hours Real Estate CE. Cost: \$40 . Casey Dougherty.

**Class Date:** January 29 from 8:30 am - 12:00 noon pm via Zoom webinar

### Financing Fundamentals: What Every Agent Should Know

This course will raise your understanding of real estate financing, and the complete mortgage process. You'll learn how to better serve both buyers and sellers by reviewing all common mortgage products, and lending practices. Gain a full understanding of all financing options and procedures. Approved for 3.5 hours Real Estate CE. Cost: \$40 . Danielle Winn.

**Class Date:** October 15 from 8:30 am - 12:00 noon pm in the RAYAC Classroom

### Financing: Nuts & Bolts

This course is designed to instruct, update, and remind agents of the nuts and bolts of real estate financing. We'll cover the secondary market (Fannie, Freddie), FHA, VA, USDA, and portfolio loans, qualification and the effect of interest rates and credit scores on financing; how to determine if the property fits the loan program, and keeping up to date on other local programs. Approved for 3.5 hours Real Estate CE. Cost: \$40. Melanie McLane.

**Class Dates:**

Feb 10 from 8:30 am—12:00 noon via Zoom webinar

May 5 from 8:30 am—12:00 noon in the RAYAC Classroom

## REAL ESTATE CLASSES

### Getting to Yes—Negotiating on Behalf of Your Clients

This session teaches you how to successfully negotiate on behalf of your client, without violating fiduciary duties. The goal of every negotiation is win/win, so agents need to consult with their clients to determine the client's goal and structure a negotiating strategy that will help the client achieve that goal. Approved for 3.5 hours Real Estate CE. Cost: \$40. Melanie McLane.

**Class Dates:**

February 18 from 1:00 pm—4:30 pm via Zoom webinar

April 13 from 8:30 am—12:00 noon at South Hills Golf Club in Hanover

### Handling the Multiple Offer Scenario

The goal of this course is to help agents gain a better understanding of how to properly handle multiple offers both legally and ethically. Many times the agent and client feel overwhelmed by it. We will focus on all aspects of the multiple offers situation. You will leave with an understanding of your fiduciary duties to your clients and will be in a position to help them build a plan for success. Approved for 3.5 hours Real Estate CE. Cost \$40. Eric Rehling.

**Class Dates:**

March 25 from 8:30 am—12:00 noon in the RAYAC Classroom

May 7 from 1:00 pm—4:30 pm in the RAYAC Classroom

### Intro to Bright MLS

The MLS is a daily-use tool vital for serving the consumer. In this class you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients receive the best service possible. Students will understand how to use the MLS to better service the customer. Learn how to use this tool to your advantage. Approved for 3.5 hours Real Estate CE. Cost: \$40 . Casey Dougherty.

**Class Date:** January 29 from 1:00 pm - 4:30 pm via Zoom webinar

**RAYAC members: Don't forget to purchase a SMARTPASS through your member portal to save at least \$35 on your continuing education courses!**

## REAL ESTATE CLASSES

### Multiple Offers: Keeping it Legal, Ethical & Sane

This course will discuss the legal and ethical issues involving multiple offers, as well as the agent's fiduciary duties to clients. You will learn the basic requirements for offer presentation, discuss the conversations you need to have with your clients before disclosing the existence of multiple offers, understand the advantages/disadvantages of acceleration clauses, discuss price, terms and conditions of offers, and analyze how to present multiple offers. The NAR Code of Ethics, and state law will also be compared and contrasted. Approved for 3.5 hours Real Estate CE and 2.5 hours NAR Code of Ethics training. Cost: \$40. Melanie McLane.

#### **Class Dates:**

October 22 from 8:30 am—12:00 noon in the RAYAC Classroom

February 10 from 1:00 pm—4:30 pm via Zoom webinar

### Navigating the Complexities of Investor Clients

In today's real estate market, agents often work with investor clients who have unique needs and goals. The course subject matter includes understanding the roles & responsibilities of an agent, investor formula's, and the different financing options. This course provides licensed PA real estate agents with the knowledge and skills needed to effectively serve investor clients. Approved for 3.5 hours Real Estate CE. Cost: \$40. Eric Rehling.

#### **Class Dates:**

September 22 from 8:30 am - 12:00 noon pm in the RAYAC Classroom

March 25 from 1:00 pm—4:30 pm in the RAYAC Classroom

### Pennsylvania Real Estate Contracts

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Sellers Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates. Approved for 3.5 hours Real Estate CE. Cost: \$40. Peter T. Ruth, Esq.

#### **Class Dates:**

October 30 from 1:00 pm—4:30 pm in the RAYAC Classroom

January 15 from 8:30 am—12:00 noon via Zoom webinar

March 18 from 8:30 am—12:00 noon in the RAYAC Classroom

## REAL ESTATE CLASSES

### Qualifying Sellers to Sell

In a world where sellers may be divorced or divorcing, not the most recent occupant (an executor or power of attorney), or otherwise not a traditional seller, a higher level of due diligence is required to list the property and bring it to closing. The skill sets required of the listing broker and agent are different from those of 25 or even 5 years ago. The objective of this course is to provide students with information and skills to ask the hard questions of the client and to understand the licensee's role and responsibilities in these transactions. Approved for 3.5 hours Real Estate CE. Cost: \$40. Eric Rehling.

**Class Dates:**

September 22 from 1:00 pm—4:30 pm in the RAYAC Classroom

May 7 from 8:30 am—12:00 noon in the RAYAC Classroom

### Residential Valuation: Making Sense of Market Value

This course will review fundamental appraisal concepts, including all three approaches to value. The class will include a discussion of all applicable laws, processes, and procedures surrounding the valuation of real property. The class will review comparative market analyses and broker-price opinions. Understand the valuation process and the steps needed to develop a reliable opinion of value. You will discuss highest and best use, quality and condition ratings, legal issues involved in performing a BPO, and understand circumstances where a CMA or BPO is not permitted.

Approved for 3.5 hours Real Estate CE. Cost: \$40. Danielle Winn.

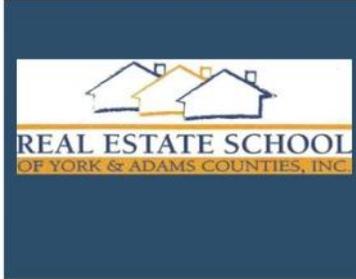
**Class Date:** March 17 from 1:00 pm—4:30 pm in the RAYAC Classroom

### Show Me the Money: All About Cost Sheets

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate, and will address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions. Approved for 3.5 hours Real Estate CE. Cost: \$40. Danielle Winn.

**Class Date:** October 15 from 1:00 pm—4:30 pm in the RAYAC Classroom

**License Renewal by May 31, 2026:** You will receive an email from the PA Real Estate Commission about 60 days before your renewal date. Just follow the instructions and the links provided to renew your license on time. Remember to complete your continuing education requirements **BEFORE** you renew your license with PALS, to avoid being fined for non-compliance.



## REAL ESTATE LAW

*(Approved for 2 required broker credits/30 hours CE)*

**Are you working on your Broker's license? Real Estate Law is one of two required courses needed to fulfill your educational requirements.**

**Course topics include:**

Introduction to Law & Legal Systems

Real & Personal Property

Land, Water & Air Rights

Contract Law

The Real Estate Transaction

Leases

Law and the Real Estate Licensee

Law of Agency

***Understand real estate law, how it affects your business, and what you need to do to be successful, and remain compliant.***

Dates: November 4, 7, 17, 19, 2025

Time: 8:30 AM - 4:00 PM

Instructor: Peter T. Ruth, Esquire

Location: RAYAC Classroom

Cost: \$395 (includes course materials and lunch)

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



## VALUATION OF RESIDENTIAL PROPERTIES

*(Approved for 2 required broker credits/ 30 hours CE)*

**Are you working on your Broker's license? Valuation of Residential Properties is one of the required core courses needed to fulfill your educational requirements. Course topics include:**

Principles of Real Property Valuation

Market Identification & Forces

Area & Neighborhood Analysis

Site Analysis

Building Analysis

Direct Sales Comparison Approach

***Learn the best and most practical skills and techniques for property valuation while completing your Broker's license educational requirements!***

Dates: Tuesdays & Thursdays, February 17, 19, 24, 26, 2026

Time: 8:30 AM - 4:00 PM

Instructor: Danielle Winn, MRE

Location: RAYAC Classroom

Cost: \$395 (includes course materials and lunch)

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



THE REAL ESTATE SCHOOL OF THE  
LANCASTER COUNTY ASSOCIATION OF REALTORS®  
LEARN. GROW. SUCCEED.

# Market Masters

*Elevate Your Expertise.  
Expand Your Opportunities.*

## Real Estate Sales Course

Learn the legal, financial, and practical foundations of a real estate career.

### Dates & Times

The Real Estate Sales Course begins on Monday, **October 6<sup>th</sup>** and runs Mondays and Thursdays from 9am to 2pm through October 23rd.

### Location

The Real Estate School of the Lancaster County Association of Realtors is located at 1930 Harrington Dr, Lancaster, PA 17601.

### Credits + Pricing

This course carries **2 Credits** toward the Broker Licensing Requirements.

**Tuition is \$300** and payable at the first class session.

### Meet Your Instructor



#### **Michael Perry**

Mike is a senior instructor at the Real Estate School of the Lancaster County Association of Realtors (LCAR) with over 30 years of experience in the real estate industry.

### Topics Covered Include

-  License Law and Rules & Regs
-  Fair Housing and Anti-Trust Laws
-  Law of Agency
-  Transaction Cycle
-  Prospecting Techniques
-  Legal and Ethical Considerations
-  Obtaining Listings
-  Types of Contracts
-  Competitive Market Analysis
-  Advertising & Marketing
-  Qualifying Buyers
-  Negotiating Offers
-  Financing the Transaction
-  Closing the Listing

Whether you're just starting out or looking to sharpen your skills, this course offers a wide range of benefits to help build a solid foundation for a successful and rewarding career!



## Register Today!

 1930 Harrington Drive Lancaster PA 17601  [LCARonline.com](http://LCARonline.com)  [Tracye@LCARonline.com](mailto:Tracye@LCARonline.com)  717-569-5031

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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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## RAYAC CEO, Shanna Terroso Celebrates 20th Anniversary!

Members of the RAYAC Board of Directors and members of numerous committees were able to pull off quite the surprise for RAYAC's CEO, Shanna Terroso!

Shanna celebrated her 20th anniversary with RAYAC on Friday, July 18, 2025. Shanna thought she was going to meet RAYAC's President and Vice President for lunch, and when she arrived, there were quite a few friendly faces at the restaurant to celebrate her dedication to the association throughout the years.

Thank you to South County Brewing for accommodating our large group! It was an afternoon filled with delicious food, laughter, and many trips down memory lane!

Congratulations, Shanna on your 20 year milestone!



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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! State and Local Tax Deductions](#)  
[Working with a Real Estate Attorney](#)  
[Real Estate Auctions](#)  
[Assistance Programs](#)  
[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](#)

### Updated PA Real Estate Commission Contact Information

**NEW Phone Number:**

1.833.367.2762 or 1.833.DOS-BPOA

**New Hours :**

Monday – Friday from 9:00 am – 2:30 pm.

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### **Keeping up with the Code – Article 13**

Article 13 of the NAR Code of Ethics states the following:

*REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.*

**This Article is simple: do not offer legal advice to your clients.**

Article 13 requires that REALTORS® seek out legal help when needed, rather than attempting to provide it themselves.

# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

Absolute Mobile Home Closings  
Barley Snyder LLC  
[CGA Law Firm](#) - ad pg. 6  
[Saxton and Stump](#) - ad pg. 11

## 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  
Homerite Inspections  
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.11  
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. 8

## Media, Marketing &

### Photography

360 Tour Designs  
Atlas Rubber Stamp & Printing  
Home Insight 360  
Real Estate Exposures  
Vincent and Morgan Real Estate  
Media

## 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. 6  
[Mason Dixon Settlement Inc](#) - ad pg.3  
MYclosing, LLC  
Quality Service Settlements  
Spring Haven Settlement Services  
[White Rose Settlement Services](#) - ad pg.  
5  
[Yorktowne Settlement Co](#) - ad pg. 10



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& check out RAYAC's Facebook  
group exclusively for members