

RAYAC Connection

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YPN Cornhole Tournament

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**COST: \$10 PER TEAM
(2 PEOPLE)**

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2026 Board of Director Candidates

Marie Arcuri, Coldwell Banker

How many years of experience do you have in the real estate industry, and what is your area of specialization?

I have 27 years in residential sales and 10 years teaching pre-licensing at the RAYAC school.

What do you love most about being a Realtor®?

The people - getting to know so many individuals and families from all geographic areas and walks of life. And then having the opportunity to help them through some of the most important decisions they will ever make.

Have you been involved in any community service activities?

I've been involved in multiple committees and missions through the UM Church both on the local level and through the York District. I have been involved in various other organizations including Shared Pew Ministries, CROP Walk, Kreutz Creek PTO, and Hellam Twp Environmental Advisory Committee

What do you believe are the critical issues facing the real estate industry?

The everchanging market and the impact of the economic climate and the recent changes in rules regarding Agency. I think there is also a public perception that there is not a need for professional guidance in navigating real estate transactions for several reasons.

What motivated you to run for a position on the Board of Directors?

A current board member encouraged me to consider running for a position on the Board. I served on the board in the past and am aware of how crucial experienced board leadership is to the members at large. After completing Leadership York in 2025 and with my prior experience I felt even more prepared to serve again. And last but not least I want to give back to RAYAC, as it has given so much to me



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Troy Engle, Berkshire Hathaway

How many years of experience do you have in the real estate industry, and what is your area of specialization?

I have 5 years of experience and my specialties include Veterans, (because I am one), helping first time homebuyers, and helping individuals with investment properties.

What do you love most about being a Realtor®?

What I enjoy the most is being able to negotiate the best deal for my clients.

Have you been involved in any community service activities?

I serve as a School Director for the Red Lion Area School District, the painting company I own titled Orwig's Fine Finishings has donated time and materials to large projects, I served on Young Life Board of Directors, I created a mentoring program for young men which ran for four years, I have coached youth sports, and have volunteered with my church's youth group.

What do you believe are the critical issues facing the real estate industry?

The inconsistency among agents that creates a lack of trust within the general public.

What motivated you to run for a position on the Board of Directors?

I am a firm believer that you cannot have much of a voice about something if you aren't willing to participate. If everyone takes a turn serving, then the burden becomes less amongst everyone.



Loree Foster, Berkshire Hathaway

How many years of experience do you have in the real estate industry, and what is your area of specialization?

I have been a licensed Realtor® for over 22 years and approximately 10 years ago obtained my broker license, serving both Pennsylvania and Maryland. Primarily I represent clients in their residential transactions. Over the years though, working closely with small businesses, I also have represented many clients in the purchase, sale and rental of commercial properties as well.

What do you love most about being a Realtor®?

I truly enjoy getting to know people and learning what they need or want so that I can best advocate on their behalf. I love working with other agents and building those relationships so that we can all best negotiate for our clients. I also love knowing the contracts and terms thoroughly, as it is the basis for the protection of everyone involved in the transaction. My degree in psychology may not be "officially" my career, but it sure does come in handy!



Have you been involved in any community service activities?

I have been involved in many community service activities including service among my church personally, the elderly, the homeless and support for other charities such as Sunshine Kids and United Way. My biggest passion is to support our local community by promoting our small local businesses and entrepreneurs!

What do you believe are the critical issues facing the real estate industry?

The RAYAC support we get for our local agents in our area is amazing. I believe we, as agents, need to use that support to put the focus most importantly on the consumer, both with our knowledge and protection. We can't control things like interest rates or supply and demand. We can be well educated to know our contracts, act ethically, and support one another as we serve our clients. I do believe in agents having the proper tools, including lockbox access and contract training, as professionals. We are all on the same team together, serving our community in one of the biggest transactions of their lives.

What motivated you to run for a position on the Board of Directors?

Many people over the years have asked me to run for Board of Directors. Knowing more now about what that involves, I am thankful to be of any service to our local real estate community as needed. Ultimately, I would like to represent our district at PAR, perhaps on the forms committee or in another capacity. I am very appreciative of the RAYAC membership for this opportunity.

Amanda Lantz, Keller Williams

How many years of experience do you have in the real estate industry, and what is your area of specialization?

I originally received my Pennsylvania real estate license in 1993 and, after a brief break from the industry in 1996, I returned full-time in 2007. Since then, I have focused predominantly on helping residential buyers & sellers throughout York and Adams Counties.



What do you love most about being a Realtor®?

What I love most about being a Realtor is the opportunity to make a real difference in people's lives. While this industry has its highs and lows, I truly enjoy the challenges it brings. Nothing compares to the joy of handing a buyer the keys to their new home and seeing their excitement. I also value the chance to meet new people every day, whether they are buying or selling.

Have you been involved in any community service activities?

I have been a member of the Hands on Helpers Committee at RAYAC since its inception. Our focus is on giving back to the community through projects such as park cleanups and painting initiatives. Our signature effort is the annual Homeless Event, which we have organized for the past eight years (with a pause during COVID). This year I have also joined the RAYAC Foundation Committee.

What do you believe are the critical issues facing the real estate industry?

I believe some of the most critical issues facing the real estate industry today include property taxes, housing affordability, lack of inventory, and fluctuating interest rates. In addition, cyber security has become an increasingly important concern as more transactions and client information are handled digitally. These challenges impact both buyers and sellers and require ongoing attention and advocacy within our industry.

What motivated you to run for a position on the Board of Directors?

Stepping into a board position is outside of my comfort zone, but when the opportunity presented itself, I felt it was the right time to say yes. I see it as a chance to learn more about the inner workings of our association and to contribute in a meaningful way. I am eager to gain new knowledge, take on fresh challenges, and do my part to help our association grow and prosper.

Barbie Miller, Inch & Co

How many years of experience do you have in the real estate industry, and what is your area of specialization?

I started in this industry in 1988, so that makes 37 years and counting. Residential real estate has been my area of expertise in Pennsylvania. In 2019 I added resort living in Sussex County, Delaware. Along with helping buyers and sellers, I am a certified Real Estate instructor in both Pennsylvania and Delaware.



What do you love most about being a Realtor®?

Being a Realtor has introduced me to many people and has offered me many opportunities throughout the years. Each day is an adventure with people, ideas, and new places.

Have you been involved in any community service activities?

My church keeps me busy with facilitating our Alpha groups multiple times per year, I go on mission trips to Guatemala, and am active with my local Rotary Club's fundraisers and services.

What do you believe are the critical issues facing the real estate industry?

I believe there are three critical issues; The first is the lack of affordable housing, the second is the low amount of inventory that has been affecting the prices, and the third is how agents are allowing AI to think for us and removing the emotions out of the transaction.

What motivated you to run for a position on the Board of Directors?

My motivation is the timing. Although I have wanted to serve on the Board of Directors for many years since attending Leadership York, I could not commit to the three year obligation. Currently, I am at a place in my family life and business that allows for the commitment. Today is the right day to ask for the privilege to serve as a member of the Board of Directors.

10 Important Form Changes Effective September 2025

Written by Peter Ruth, RAYAC Solicitor with Saxton & Stump

On **August 1, 2025**, the Pennsylvania Association of REALTORS® (PAR) released draft versions of **ten updated forms**, which will be available for use beginning **September 1, 2025**.

These revisions address:

- **Seller concessions and cooperating compensation** (NAR Settlement compliance)
- **Appraisal and financing contingencies**
- **Listing contract flexibility with delayed marketing and access options**

Below is a quick summary of the most important changes:

1. Appraisal Contingency Addendum (ACA)

- The old “Option 1” and “Option 2” structure is gone.
 - Buyers no longer elect a formal option but still have flexibility and options:
 - Terminate if the appraisal does not meet the elected value.
 - Bring additional cash or adjust financing if appraisal is lower than purchase price.
-

2. Financing Contingency Updates (ASR & ASMH)

- New “**Cash Buyer**” option: If selected, the Buyer **must pay cash** and cannot rely on financing.
 - Previously, waiving the financing contingency still allowed financing attempts without risk of default.
 - Waiving and electing financing remain options
 - Now, attempting to finance after electing the “cash” option could put the Buyer in **default**.
-

3. New Construction & Vacant Land Agreements (ASNC & ASVL)

- Updated to include **Seller Concession** and **Buyer Broker Fee** language implemented after the NAR settlement.
 - Notably: These forms **did not** adopt the new financing contingency changes.
-

4. Cooperating Broker Compensation (CBC & CBCR)

- Cooperative compensation applies **only if the cooperating broker is identified** as the buyer’s or tenant’s agent in the Agreement of Sale or Lease.
 - This allows multiple CBC/CBCR agreements but limits compensation to the identified cooperating broker in the ratified Agreement.
-

5. Listing Contracts (XLR, XLS, XLSC)

- Revised to support **delayed marketing/access strategies** (e.g., “Coming Soon,” “Temporarily Off Market”).
 - Sellers and landlords must now **affirmatively elect** whether they wish to use these strategies and specify which ones.
-

What This Means for REALTORS®

These changes will affect how you draft agreements, advise clients, and manage transactions beginning next month. Be sure to review the updated forms closely and understand the new default and election options.

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
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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
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Thank You!

THANK YOU to everyone who contributed
\$25,794 to RPAC already in 2025
including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Nathan Elfiner

Governor's Club (\$500-999)

Deborah McLaughlin
Ken Worley

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Patricia Carey
Gregg Clymer
Loree Foster
Jeremiah Good
Lisa Hartlaub
Glenda Kane
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\$99 Club (\$99-\$249.99)

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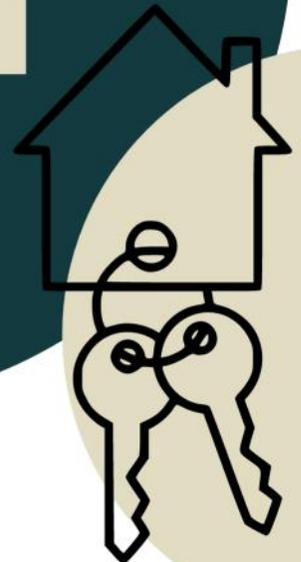
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Enter the RPAC Sweepstakes!

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Sweepstakes Information:

- A \$15 investment in RPAC will get you a ticket to enter the sweepstakes for a Ring Video Doorbell
- A \$25 investment in RPAC will get you a ticket to enter the sweepstakes for an Amazon Echo Show 10
- A \$50 investment in RPAC will get you a ticket to enter the sweepstakes for a \$500 Rutter's Gift Card.
- A \$99 investment in RPAC will get you a ticket to enter the sweepstakes for a \$1,000 Amazon Gift Card.

The drawing will be held during the RAYAC Annual meeting on October 16, 2025 and the winner will be announced.

Non-investors are also eligible for the sweepstakes. See official rules for eligibility and for information on how to submit an entry.

OFFICIAL RULES—NO PURCHASE NECESSARY

To be eligible to win the prize in the RPAC Sweepstakes, please follow these rules:

You must be eligible to contribute to RPAC, a federal political action committee, in order to participate in the sweepstakes. The class of eligible contributors is comprised of members of the National Association of Realtors ("NAR"), their immediate family, or executive, administrative and management personnel of a Realtor® association. NAR staff, their immediate families, and those living in their households are not eligible for the sweepstakes.

To enter, you can submit an entry at the RAYAC Office or online between November 1, 2024 and the Annual Business meeting date in October 16, 2025. Only one entry per participant.

No purchase is necessary to enter the drawing.

If, for any reason, the sweepstakes is not capable of running as planned, including tampering, unauthorized intervention, or fraud beyond the control of the sponsor, which corrupts or affects the administration, security, fairness, integrity or proper conduct of this sweepstakes, sponsor reserves the right in their sole discretion to cancel, terminate, modify or suspend the sweepstakes. Each entrant is eligible to win only one prize in this sweepstakes. The Prize is non-transferable and cannot be substituted.

Winners will be notified in person, by phone, mail, or e-mail. For name of prize winner, send a self addressed stamped envelope for receipt by November 1, 2025 to RAYAC 901 Smile Way York, PA 17404.

Winners, by accepting the prize, agree that the prize is awarded on the condition that RPAC, RAYAC and their respective agents, officers, directors, representatives, and employees will have no liability whatsoever for any injuries, losses, or damages of any kind resulting from the acceptance, possession, misuse, or use of the prize or participation in the sweepstakes. Winner further acknowledges that RPAC and RAYAC have not made nor are in any manner responsible or liable for The warranty, representation, or guarantee, express or implied, in fact or law, relative to the prize including but not limited to, its quality, mechanical condition, or fitness. All entries submitted Become the property of PAR and will not be acknowledged or returned. By participating, entrants agree to these official rules, and that the decision of judges is final and binding in all matters relating to the sweepstakes. Any taxes imposed upon a prize will be the sole responsibility of the winner.

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

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RAYAC Housing Snapshot

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

July 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 603 homes were sold in Adams County in July 2025, an 8% increase from 2024. In York County 2,994 homes were sold during the first seven months of 2025, which is a 6% decrease from this time last year.

The median sales price in Adams County was \$327,000, a 3% increase from 2024. The median sales price in York County was \$290,000, a 6% increase from last year.

“We’re seeing distinct trends across our two-county region. In Adams County, both the number of home sales and the median sale price continue to grow. In contrast, York County has experienced slower sales activity, with a 6% decline compared to last year. However, the median sale price in York County is nearing \$300,000. Prospective buyers are approaching the market more cautiously amid economic uncertainty and affordability challenges,” said Selina Robinson, 2025 RAYAC President. “Rising inventory is giving buyers more options, and if mortgage rates ease, we could see more people step into the market.”

**RAYAC Statistics by School District
2025-2024 (January 1-July 31) Comparison**

School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
Adams County						
Bermudian Springs	\$322,500	\$295,000	9%	62	55	13%
Conewago Valley	\$295,000	\$255,000	16%	161	125	29%
Fairfield	\$352,000	\$342,500	3%	65	47	38%
Gettysburg	\$386,250	\$372,990	4%	167	191	-13%
Littlestown	\$321,250	\$302,500	6%	92	96	-4%
Upper Adams	\$265,000	\$241,500	10%	56	46	22%
Total Adams County	\$327,000	\$318,700	3%	603	560	8%
York County						
Central York	\$296,500	\$278,125	7%	252	282	-11%
Dallastown	\$300,000	\$287,050	5%	251	276	-9%
Dover	\$270,000	\$278,115	-3%	181	220	-18%
Eastern York	\$265,000	\$255,000	4%	86	115	-25%
Hanover	\$254,950	\$234,500	9%	136	122	11%
Northeastern	\$315,000	\$299,000	5%	179	163	10%
Northern York	\$394,900	\$345,000	14%	113	105	8%
Red Lion	\$290,625	\$280,000	4%	198	223	-11%
South Eastern	\$395,000	\$330,000	20%	113	165	-32%
South Western	\$330,000	\$299,490	10%	322	322	0%
Southern York	\$340,000	\$341,745	-1%	125	144	-13%
Spring Grove	\$315,000	\$269,950	17%	203	188	8%
West Shore	\$349,021	\$310,000	13%	192	197	-3%
West York	\$249,000	\$240,000	4%	177	156	13%
York City	\$164,900	\$138,300	19%	259	323	-20%
York Suburban	\$281,000	\$265,000	6%	207	171	21%
Total York County	\$290,000	\$273,990	6%	2994	3172	-6%

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

Myia Biggs, Joseph A Myers
Ryan Hammond, American Premier Realty
Dustin M Prievo, Whitetail Properties Real Estate

Member Changes

Rachelle Auman, EXP Realty
Joshua S Bealing, Berkshire Hathaway (L)
Rochelle L Dillon, Iron Valley
Amanda Lee Eisenhart, Coldwell Banker York
Macklin Farquhar, Berkshire Hathaway (E)
Holly Hollister, Keller Williams Central PA
Matthew J Knee, The Exchange Real Estate Company
Amanda R Lantz, Keller Williams Keystone
Bradley S. Miller, Iron Valley Central PA
Candice E Nelson, Keller Williams Keystone
Tenly C Reinhold, Keller Williams Keystone
Jayda Stambaugh, Keller Williams Keystone
Tyarra B Toomey, Keller Williams Keystone
Cheryl Yerger, The Exchange Real Estate Company

Member Drops

Victoria Eyster, House Broker Realty
Bobbi J Laucks, Coldwell Banker York
Kenzie Stanford, Keller William Keystone
Brendan A Steinfelt, House Broker Realty
Emily Villafane, Keller Williams Keystone

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

New Affiliates

Archangel Aerial Photography
40 Hilltop Trail
Fairfield, PA 17320
720-314-1176

Members 1st F.C.U.
5000 Marketplace Way
Enola, PA 17025
717-215-9288

Affiliate Drops

None

Membership Stats

(as of 8/20)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1238	1224
Secondary REALTORS	160	137
Pending Applicants	<u>22</u>	<u>25</u>
Total REALTORS	1420	1386
Affiliates	<u>80</u>	<u>87</u>
Total Members	1,502	1,473

Homeless Outreach Event

RAYAC will be hosting its annual Homeless Outreach Event on Thursday, October 23, 2025 at Asbury Methodist Church in York.

It is a day filled with community coming together to help those in need.

We would never be able to pull off this event year after year without the help from RAYAC members.

This year we created an Amazon wish list filled with items that people need.

If you would like to contribute and support the Homeless Outreach Event, please click [HERE](#) and any items you purchase will be sent directly to the RAYAC office and taken down to Asbury Methodist Church before the day of the event.

Any items purchased are also tax deductible and Jaclyn Eriksen will follow up with a receipt for tax purposes.

Thank you in advance for your support!



RAYAC Office Hours

Monday - Thursday

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

Friday

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

Phone

(717) 843-7891

Fax

(717) 854-0720

Association Staff

Shanna Terroso

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

shanna@rayac.com

Mireya Carlsen

Director of Professional
Development
Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

Public Relations Director
Ext. 110

jaclyn@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:

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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

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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 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.

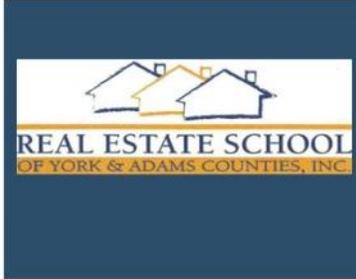
Class Date: March 17 from 1:00 pm—4:30 pm in the RAYAC Classroom

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 6th** 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  Tracy@LCARonline.com  717-569-5031



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

Buying and Selling Real Estate in Today's Market

This course equips participants with the critical skills and strategies to excel in today's competitive real estate market. Through in-depth exploration of proven techniques, students will learn how to gain an edge in buying and selling scenarios, ensuring buyers avoid overpaying, uncover hidden issues, and secure the right home with confidence. Sellers will gain insight into strategies to maximize their sale price, reduce market time, and streamline the selling process for a less stressful experience. Additionally, participants will analyze the current real estate market, comparing it to trends from previous years to understand how shifts in market conditions impact decision-making. Perfect for buyers, sellers, and real estate professionals seeking to enhance their expertise.

Learn Essential Techniques & Strategies

- Know what techniques can make the difference between winning and losing in a competitive buyer situation.
- Be able to apply strategies that will benefit the home purchaser in ways that help ensure they do not pay too much, miss anything, or buy a house with unknown issues.
- Be able to apply strategies that will benefit the home sellers in ways that help ensure they maximize their sale price and navigate the home selling process for a shorter time on the market and minimize stress associated with home selling.
- Analyze how the market today differs from that a few years ago.



Michael Selvaggio, CRS

DATE: Thursday October 30, 2025

TIME: Registration 8:00 am - Class 8:30 am to 4:30 pm

TUITION: \$175 - Lunch Included

LOCATION: 1930 Harrington Drive Lancaster 17601

Carries 8 Elective PA CE Hours for individuals licensed before Dec. 2023

To Register: Scan the QR Code or visit www.LCARonline.com



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!](#)



Making Diversity Work in Your Real Estate Business

The Pennsylvania Association of Realtors, Tri-County Suburban Realtors, the Buck County Association of Realtors, and the Philadelphia Association of Realtors are partnering with four multicultural organizations to discuss diversity in the real estate business.

There will be keynote speakers, panel discussions, networking, and a reception throughout the event.

To learn more about the event and to register, please visit [PAR's website](#).

DATE: Thursday, September 25, 2025

TIME: 1:30 PM - 5:00 PM

LOCATION: Marriott Philadelphia West, Conshohocken, PA

COST: \$20



REALTOR EMERITUS PROGRAM

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association, Pennsylvania Association and RAYAC dues are waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

In 2020, NAR had instituted that there needs to be a service requirement of at least one year of service at the NATIONAL level in order to be recognized as a REALTOR® Emeritus. Service at the state or local level will not be considered. Please note, service is defined as serving as an officer, director, committee member, federal political coordinator, or president's liaison.

Starting in 2020, RAYAC recognized members who have reached a local REALTOR® Emeritus status. These members will have reached 40 years or more of membership status and given one year of service to RAYAC in the form of a committee, taskforce or board member. The local REALTOR® Emeritus will receive their local RAYAC dues waived for the remainder of their membership.

If any member believes they have achieved 40 years of REALTOR® membership and would like to apply for the National REALTOR® Emeritus or Local REALTOR® Emeritus, please contact shanna@rayac.com.

RAYAC Board of Directors Meeting Recap August 14, 2025

- **Minutes & Financials** The Board approved the June 2025 meeting minutes and accepted Treasurer John Birkeland's report. The Budget & Finance Committee will move forward with appealing the assessment of the RAYAC building. Our investment account has seen growth, while Sentrilock subscription fee collections are down approximately 2% compared to the same period last year.
- **Action Items** The Board reviewed a case involving a member who did not comply with the new member orientation attendance policy.
- **CEO Report** CEO Shanna Terroso delivered a presentation on the housing market, comparing York & Adams Counties with the broader region and providing a historical overview of RAYAC's membership trends. While the 2025 budget anticipated a membership decline, current numbers reflect a 2% increase year-to-date.
- **Committee & Event Updates**
The Board received updates on:
 - *The York County Recorder of Deeds' new technology platform
 - *Candidates running for the RAYAC Board of Directors
 - *Upcoming events including the Legislative Breakfast, YPN Cornhole Tournament, and Annual Business Meeting

REALTOR Safety Month

Check out [RAYAC's website](#) full of resources to help keep you safe while conducting business.

As a RAYAC member, you have access to [FOREWARN](#). Please make sure to enroll if you have not done so already.

[The National Association of REALTORS](#) has a detailed resource page as well.

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:

[State and Local Tax Deductions](#)

[NEW! What is the VA Home Loan Guaranty?](#)

[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.

Keeping up with the Code – Article 14

Article 14 of the NAR Code of Ethics states the following:

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes.

This Article is about the enforcement of the Code of Ethics.

Article 14 states that REALTORS® should be willing participants in Code of Ethics procedures.

This means that they should not obstruct any investigation, slander or disparage any participant to the procedure, and should not make any unauthorized disclosure of the allegations or conclusion of the proceedings. Should they do so, they would be subject to additional disciplinary action under the Code of Ethics.

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Absolute Mobile Home Closings
Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 10
[Saxton and Stump](#) - ad pg. 17

Appraisers

Maryland Appraisal Company

Builders

York Builders Association
Barnett Building Advisors
Caruso Homes on Your Lot PA1

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
Wertz Construction

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.9
[Guild Mortgage](#) - ad pg.17
Homesale Mortgage, LLC
Horizon Farm Credit
LoanDepot
[Members 1st F.C.U.](#) - ad pg.2
M & T Bank Mortgage Division
Moneyline Lending, LLC
Movement Mortgage
NEXA Mortgage
Primary Residential Mortgage, Inc
[Traditions Mortgage](#) - ad pg. 13

Media, Marketing & Photography

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

Other

Bailey Self Storage
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. 10
[Mason Dixon Settlement Inc](#) - ad pg.7
MYclosing, LLC
Quality Service Settlements
Spring Haven Settlement Services
[White Rose Settlement Services](#) - ad pg.
9
[Yorktowne Settlement Co](#) - ad pg. 37



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[www.facebook.com/
RAYACRealEstate](http://www.facebook.com/RAYACRealEstate)
& check out RAYAC's Facebook
group exclusively for members