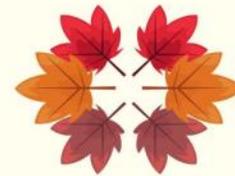


RAYAC Connection

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THANKFUL FOR OUR MEMBERS EVENT

DATE: THURSDAY, NOVEMBER 20

TIME: 4:00 PM - 6:00 PM

LOCATION: COUNTRY CLUB OF YORK

THANK YOU TO OUR SPONSORS:

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SAXTON & STUMP

HOLIDAY OFFICE HOURS:

Thursday, November 27 - **CLOSED**

Friday, November 28 - **CLOSED**



REGISTER TODAY!

VALUE OF YOUR RAYAC MEMBERSHIP

BY BECOMING A MEMBER OF THE REALTORS ASSOCIATION OF YORK AND ADAMS COUNTIES, YOU HAVE UNLIMITED ACCESS TO INVALUABLE INFORMATION THAT WILL HELP YOU ACHIEVE GREAT SUCCESS IN YOUR REAL ESTATE CAREER!

ANNUAL RAYAC MEMBERSHIP DUES: \$275



MUNICIPAL DATABASE

Over 100 municipalities in York & Adams Counties have different rules and regulations impacting the real estate industry. RAYAC simplifies access to this information for members. The database includes phone numbers for all utility companies in order to facilitate buyer transactions.

COST: Invaluable



FOREWARN

A proactive safety and intelligence app that provides solutions to enable real estate professionals to verify identity, search for criminal histories, and validate information provided by potential clients – all from just a phone number or a name.

COST: \$240 per year



RAYAC LEGAL HOTLINE

Talk one-on-one with RAYAC Solicitor Peter Ruth to get information to support your clients.

COST: \$150 per call



ADVOCACY

RAYAC is advocating for your industry in D.C. Harrisburg and locally with our two counties, 22 school districts and 106 municipalities.

Legislation matters and RAYAC is having a real impact.

COST: Invaluable



HOA/COA DATABASE

Over 200 HOA and COA communities in York and Adams Counties are regularly updated in RAYAC's database, offering members comprehensive information on community rules, such as age restrictions, rental policies, FHA approval, and more.

COST: \$1,000



DISCOUNT TO BRIGHT MLS

RAYAC is a shareholder of Bright MLS and all RAYAC REALTOR® members receive a discount in subscription fees.

COST: \$229 in savings per year



MARKET REPORTS

RAYAC keeps its members up to date with the York and Adams Counties housing market with the release of the monthly reports.

COST: \$240 per year



NEWS AND INFORMATION

We ensure members stay informed about the latest real estate news through newsletters, blog posts, videos, and our website.

Additionally, we offer a weekly recap of local newspapers to keep you updated. If you have questions, we have the answers.

COST: Invaluable



TECH HELPLINE

If your computer is in need of repair, RAYAC's Tech Helpline's computer experts are here to help!

We offer services ranging from spyware removal and virus protection, to software repair and help desk support. Whatever the issue may be, we'll have it fixed quickly to save you time and money.

COST: \$100 per call



REAL ESTATE SCHOOL

RAYAC hosts the top real estate school in our community, featuring high-quality classes, including online options, taught by accomplished national instructors. Offerings include Designation Courses, Broker Courses, Continuing Education, Seminars, Training, and New Licensee Education.

COST: \$35 member savings with SmartPass



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RAYAC Membership Dues for 2026

2026 REALTOR® Membership Dues

RAYAC emailed all members and payment is due to the Association on January 6, 2026.

RAYAC Local Dues: \$275

Pennsylvania Association of REALTOR® Dues: \$198

National Association of REALTORS® Dues: \$156

National Association of REALTORS® Special Assessment for the Consumer Advertising Campaign: \$45

Total 2026 REALTOR® Dues: \$674*

**does not include optional RPAC contribution*



Congratulations to the Newest 2026 RAYAC Board of Director Members!

Marie Arcuri, Coldwell Banker



Troy Engle, Berkshire Hathaway



Loree Foster, Berkshire Hathaway



Amanda Lantz, Keller Williams





● ● ● ● ● ● ● ●

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DATE: TUESDAY, NOVEMBER 11
TIME: 12:00 PM
COST: \$5 - LUNCH PROVIDED
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SHERRY LEASE, HOUSE BROKER
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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
Steve Brown
Elaine Bush
Patricia Carey
Megan Cellucci
Jen Clemens
Thomas Coyne
Brenda Drawbaugh
Melinda Eppolito
Tereasa Forbes
Karena Foss
Jeremiah Good
Judy Henry
Gergory Jean
Glenda Kane
Kearney Home Services
Keith Koller
Amanda Lantz
Diane Leib
Tina Llorente
Laura Meagher
Sam Miller
Kim Moyer
Karin Negron-Caraballo
Cynthia Nolt
Tamra Peroni
Jodi Reineberg
Selina Robinson
Cindy Sarver
Karen Tavenner
Reid Weinbrom

Ed Bender
Rebecca Brown
Lisa Cardone
Mark Carr
Marty Clayton
Teri Conklin
Dayna Dell
Wade Elfner
Bridget Floyd
Cynthia Forry
Judy Givens
Lisa Hartlaub
Tyler Hissong
Keith Kahlbaugh
Melissa Kearney
Connie Kern
Wendy Landis
Sherry Lease
John Linton
Cindy Mann
Robin Mede-Butt
Sharon Minnich
Teresa Myers
Cinda Nease
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Mary Price
Mark Roberts
Cheryl Rost
Ingrid Stubbs
Tracy Wandress
Linda Werner

Stephanie Werner
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Connie Kern

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717.968.1017
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Cindy Nolt

Senior Mortgage Loan Officer
NMLS #: 404208

717.572.5310
cnolt@fultonmortgagecompany.com

Teresa Myers-Gudknecht

Mortgage Loan Officer
NMLS #: 1674656

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Thank You!

THANK YOU to everyone who contributed \$31,892 to RPAC already in 2025 including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Nathan Elfner
Ken Worley

Governor's Club (\$500-999)

Deborah McLaughlin

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gina Baum
Gregg Clymer
Loree Foster
Jeremiah Good
Lisa Hartlaub
Martin Heaps
Glenda Kane
Scott Kopp
Tina Llorente
Tamra Peroni
Sue Reed
Brad Shafer

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

Allison Altman
Robert Argento
Bobby Behler
Ed Bender
Iva Berkebile
Mark Carr
Jeff Cleaver
Chris Dell
Brenda Drawbaugh
Bridget Floyd
Tereasa Forbes
Lee Garlin
Judd Gemmill
Terri Harmon
Susan Hilterbrick
Joshua Humer
Susan Johnston
Anne Kahlbaugh
Alijah Kilmartin
Shane Laucks
John Linton
Jennifer Maurer
Debra McManus

Marie Arcuri
Susan Becker
Tami Behler
Dennis Berkebile
John Bowman
Suzanne Christianson
Jennifer Clemens
Casey Dougherty
Jessica Engle
Debbie Folmer
Cynthia Forry
Michelle Gemmill
Liz Hamberger
Judy Henry
Katie Horne
Josh Jackson
Renie Jordan
Jennifer Kibler
Nathan Krotzer
Terra Little-Taylor
Cindy Mann
Rob McGuire
Robin Mede-Butt

\$99 Club continued

Ashley Motter
Miky Philson
Patricia Price
Jodi Reineberg
Mark Roberts
Gayle Sanders
Jeffrey Selby
Jessica Shelley
Rick Smith
Ross Standard
Shanna Terroso
Stephen Turner
Richard Vangel
Linda Werner
Michael Wheeler
Carrie Wilburn

Cinda Nease
Mary Price
Holly Purdy
Brenda Riddle
Selina Robinson
Cynthia Sarver
Bill Shanbarger
Deborah Smith
Brittani Snyder
Kristyn Stouch
Donna Troupe
Jason VanDyke
Shelley Walter
Julie Wheeler
Roxanne Whitaker
Petula Yingling



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Settlement Officer

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NChurch@lakesidetitle.com

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Follow all RAYAC's informative videos [HERE](#)



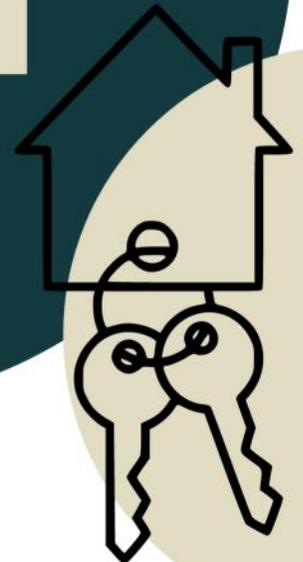
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Selina Robinson, '26
Berkshire Hathaway, 235-9050

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 Housing Snapshot

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

September 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 813 homes were sold in Adams County in September 2025, a 10% increase from 2024. In York County 4,058 homes were sold during the first nine months of 2025, which is a 4% decrease from this time last year.

The median sales price in Adams County was \$333,000, a 4% increase from 2024. The median sales price in York County was \$290,250, a 6% increase from last year.

“The housing market in York and Adams Counties in September 2025 outpaced closed sales from September 2024. Listings continue to rise, and we are now seeing the highest inventory levels in five years. That’s good news for buyers, as they have more choices in the fall market. Pending sales are also slightly higher than this time last year, and we believe market conditions will continue to improve this fall.” said Selina Robinson, 2025 RAYAC President.

RAYAC Statistics by School District						
2025-2024 (January 1-September 30) Comparison						
School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
Adams County						
Bermudian Springs	\$332,450	\$315,000	6%	92	81	14%
Conewago Valley	\$292,000	\$255,000	15%	214	169	27%
Fairfield	\$349,500	\$348,000	0%	84	60	40%
Gettysburg	\$391,654	\$369,990	6%	226	255	-11%
Littlestown	\$325,000	\$310,000	5%	126	114	11%
Upper Adams	\$256,000	\$250,000	2%	71	62	15%
Total Adams County	\$333,000	\$320,000	4%	813	741	10%
York County						
Central	\$299,900	\$280,000	7%	352	391	-10%
Dallastown	\$300,000	\$286,600	5%	355	361	-2%
Dover	\$275,000	\$275,000	0%	264	277	-5%
Eastern York	\$265,000	\$255,500	4%	124	151	-18%
Hanover	\$254,900	\$235,000	8%	171	153	12%
Northeastern	\$315,000	\$297,000	6%	240	220	9%
Northern York	\$390,000	\$342,500	14%	143	148	-3%
Red Lion	\$292,750	\$280,000	5%	275	288	-5%
South Eastern	\$385,000	\$340,000	13%	159	235	-32%
South Western	\$325,197	\$304,000	7%	420	415	1%
Southern York	\$365,000	\$340,000	7%	174	189	-8%
Spring Grove	\$315,000	\$273,500	15%	270	258	5%
West Shore	\$340,000	\$315,000	8%	270	260	4%
West York	\$248,500	\$239,900	4%	228	219	4%
York City	\$161,000	\$140,000	15%	343	417	-18%
York Suburban	\$282,251	\$265,000	7%	270	231	17%
Total York County	\$290,250	\$275,000	6%	4058	4213	-4%

PAR Board of Directors

RAYAC receives an allotment of 6 PAR Board of Directors and 2 alternates.

The RAYAC representatives on PAR's Board of Directors are appointed by RAYAC's Board of Directors.

The PAR Board of Directors typically meets 3 times a year during the PAR Business Meetings in Harrisburg.

If you would like to submit your name for consideration for one of the positions, please contact shanna@rayac.com by November 10th.



RAYAC is Now Taking Applications for Various Awards and the Steve Snell Educational Excellence Award

If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.

Apply for the \$500 Steve Snell Educational Excellence Award to be used towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

If you know someone deserving of the REALTOR of the Year Award and the YPN Award, please send those nominations to shanna@rayac.com.

Application deadline is December 5, 2025. Both award winners will be announced at RAYAC's Awards and Installation event.

2026 RAYAC Committees

Are you looking to get more involved with the association and meet more people?

[Check out the list of various committees](#) RAYAC has to offer and join one or more today!

Membership News

New Members

Harry Fry, Re/Max Evolved
 Jedd Cheshier, Renew Realty
 Ronald Allen Miles Jr., Iron Valley York
 Michael Rife, Hyatt & Company Real Estate
 Shanita Danielle Traynham, Samson Properties-Oxon Hill

Member Changes

Shane Baldwin, Keller Williams Keystone
 Paul Berdiner, LPT Realty, LLC
 Deborah L Billet, LPT Realty, LLC
 Jeffrey L Darr, Re/Max Evolved
 Ruby A Darr, Re/Max Evolved
 Dawn Marie Fender, Cummings & Co
 Cynthia A Folckemer, The Exchange Real Estate Group
 Emily A Goodling, Keller Williams Keystone
 Daniel Hineline, Iron Valley York
 Dennis R Hopper, Re/Max Evolved
 Rebekah Hunter, Realty One Group Generations
 Erica Kissel, Berkshire Hathaway (H)
 Renee Lloyd, LPT Realty, LLC
 Helen F Makinde-Ajayi, Keller Williams Central PA
 Judy Mayer, Berkshire Hathaway (H)
 Aunica D Miles, Keller Williams Keystone
 McKenzie Myers, The Exchange Real Estate Group
 Gerly V Oden, Harget Realty Group
 Graciela Pena, Berkshire Hathaway (H)
 Jonathan Reynolds, Iron Valley York
 Charles Michael Ruth Jr., LPT Realty, LLC
 Todd Salerno, Berkshire Hathaway (W)
 Dale E Sciarretta, Berkshire Hathaway (H)
 Michael T Sciarretta, Berkshire Hathaway (H)
 Sabrina Shelley, Keller Williams Legacy
 Justyana Sim, Renaissance Realty Sales, LLC
 Mary E Sloat, Coldwell Banker York
 John A Strevig, Renew Realty

Member Drops

Norma Rose Marie Bartoli, Keller Williams Keystone
 Andrea Jamie Francin Bixler, House Broker Realty LLC
 Elena Casterline, Berkshire Hathaway (E)
 Erica Grimm, Coldwell Banker York
 Kiuana Henderson, Coldwell Banker York
 Tracy Imhoff, Berkshire Hathaway (E)
 Anne Carole Kahlbaugh, Re/Max Patriots
 Susan E Lamont, Howard Hanna Shrewsbury
 Maria Leon, Coldwell Banker York
 Belinda Messimer, Coldwell Banker York
 Scott Graham Morehouse, Re/Max Patriots
 Colin G Prettyman, Re/Max Patriots

Conor Salmon, Re/Max Gettysburg
 Karen Snyder, Coldwell Banker York
 Scott Trimmer, EXP Realty LLC

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

Good Apple Insurance
 67 N Main Street
 Suite 3
 Dover, PA 17315
 717-814-5084

Membership Stats

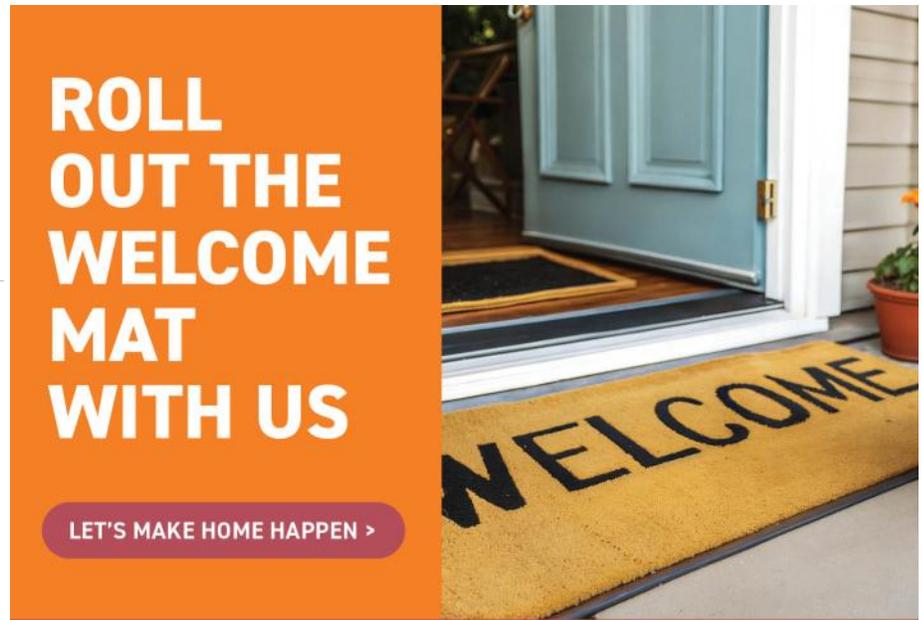
(as of 10/27)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1242	1250
Secondary REALTORS	166	141
Pending Applicants	<u>16</u>	<u>8</u>
Total REALTORS	1424	1399
Affiliates	<u>87</u>	<u>89</u>
Total Members	1,511	1,488

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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

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RAYAC Course Catalog Fall 2025—Spring 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 May 6. 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:

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 Date:

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:

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:

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 Date:

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:

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

April 8 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.

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.

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.leaponline.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

May 6 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:

November 21: 8:30 am—12:00 noon: Financing Fundamentals

November 21: 1:00 pm—4:30 pm: Show Me the Money (Cost Sheets)

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)

Winter Broker Class:

Valuation of Residential Properties starting on February 17, 2026 at RAYAC

* class flyer is in the back of this catalog

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

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

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

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)

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 6: 1:00 pm—4:30 pm: 1031 Exchanges & Tax Reform

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 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 Date: 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:

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: November 21 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:

February 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 Date: 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 Date: 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:

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 Date: 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.

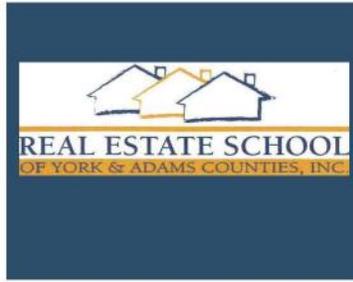
Class Date: March 17 from 1:00 pm—4:30 pm in the RAYAC Classroom

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: November 21 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.



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/>

Keeping up with the Code – Article 17

Article 17 of the NAR Code of Ethics states the following:

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award.

This Article deals with commission disputes.

Article 17 requires that should there be a contractual dispute over a given transaction, REALTORS® agree to arbitrate (or mediate) before they litigate. You cannot take your case to the court system until you have first attempted arbitration through the local Association.

NAR Consumer Guides

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](#)

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

[Working with a Real Estate Attorney](#)

[Open Houses and Written Agreements](#)

[Real Estate Auctions](#)

[REALTORS'® Duty to Put Client Interests Above Their Own](#)

[Assistance Programs](#)

[What Veterans Need to Know About Buying a Home](#)

[Homeowners Association](#)

[Offers of Compensation](#)

[Marketing Your Home](#)

[Negotiating Written Buyer Agreements](#)

[Property Taxes](#)

[NEW! Real Estate Contract Contingencies](#)

[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?](#)

[Understanding and Protecting Yourself from Title Fraud](#)

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!](#)

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.

Partner and Do Business with RAYAC Affiliate Members!

Attorneys

Absolute Mobile Home Closings
Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 7
[Saxton and Stump](#) - ad pg. 12

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
JBA Services LLC
Kearney Home Services, LLC
Paint EZ of York

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

Good Apple 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.6
[Guild Mortgage](#) - ad pg.12
Homesale Mortgage, LLC
Horizon Farm Credit
LoanDepot
[Members 1st F.C.U.](#) - ad pg.11
M & T Bank Mortgage Division
Moneyline Lending, LLC
Movement Mortgage
NEXA Mortgage
Orrstown Bank
Primary Residential Mortgage, Inc
[Traditions Mortgage](#) - ad pg. 8

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. 7
[Mason Dixon Settlement Inc](#) - ad pg.4
MYclosing, LLC
Quality Service Settlements
Spring Haven Settlement Services
[White Rose Settlement Services](#) - ad pg.
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[Yorktowne Settlement Co](#) - ad pg. 3



901 Smile Way
York, PA 17404
Phone (717) 843-7891
Toll-free in PA 1-866-288-9306
Fax (717) 854-0720



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