

# RAYAC Connection

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## *RAYAC's Annual Business Meeting*

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

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



**DATE:** Thursday, October 16th

**TIME:** 9:00 AM

**LOCATION:** Wyndham Garden, York

**REGISTER TODAY!**

## Used CLOTHING & SHOE Drive

Cleared Closets will donate a portion of the proceeds  
for EACH pound collected

JUST CLEAR OUT YOUR CLOSETS  
get the bags to the fundraiser and  
RAISE MONEY !



### What kinds of items can I bring?

**ANY CLOTHING :**

**IF YOU WEAR IT WE TAKE IT !!**

Footware - Shoes, Sandals, Sneakers, Boots, even cleats!

Accessories - Belts, Book Bags, Purses, Hats,  
Baseball caps

Household - sheets, towels, light blankets (NO rugs / NO pillows)

JEWELRY - please bag separately

EVEN items with stains or small tears are ok

- they may become rags, fibers for papers or something else!

\*No damp or mildewed items please

WHEN:

Thursday,  
October 16, 2025

WHERE:

Wyndham Garden  
2000 Loucks Rd  
York, PA

## DID YOU KNOW?

The average woman has one bag of clothing in her trunk she has been meaning to 'give away'?  
That one in ten clothing items purchased in the US will never be worn and will still have the tags?  
Even with the efforts of great thrift stores & charities over 80% of textiles still end up in landfills?

The average American disposes of over 60 pounds of clothing a year?

YES! Your items CAN have a 2nd, 3rd or EVEN 4th life!

Your clothing may go locally or as far as Africa or Central America

Items placed in closed bags remain much nicer for those who eventually obtain them.

They will be handled a lot between you and their new home!

**Place what you wish to give in a kitchen trash bag  
or large trash bag and then please TIE IT CLOSED**

**Thank you**

**AIDING the ENVIRONMENT** by keeping these items out of landfills

**PROVIDING NEEDED ITEMS** many items end up in less fortunate areas in the US or developing countries

**HELPING us give back.** As a non-profit recycling company we give a portion of the proceeds from the sale of these items  
to local and national charities that aid the communities we serve **THANK YOU !**

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



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\* Matching rate and term for both mortgages

#### Sam Miller

Senior Mortgage Loan Officer  
NMLS #: 467645

717.968.6676  
smiller@fultonmortgagecompany.com

#### Connie Kern

Senior Mortgage Loan Officer  
NMLS #: 480617

717.968.1017  
ckern@fultonmortgagecompany.com

#### Cindy Nolt

Senior Mortgage Loan Officer  
NMLS #: 404208

717.572.5310  
cnolt@fultonmortgagecompany.com

#### Teresa Myers-Gudknecht

Mortgage Loan Officer  
NMLS #: 1674656

717.916.6160  
tgudknecht@fultonmortgagecompany.com

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## Thank You!

THANK YOU to everyone who contributed \$27,041 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  
Gregg Clymer  
Loree Foster  
Jeremiah Good  
Lisa Hartlaub  
Glenda Kane  
Tina Llorente  
Tamra Peroni  
Sue Reed

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

Allison Altman  
Susan Becker  
Ed Bender  
Iva Berkebile  
Suzanne Christianson  
Jennifer Clemens  
Casey Dougherty  
Debbie Folmer  
Cynthia Forry  
Michelle Gemmill  
Liz Hamberger  
Katie Horne  
Josh Jackson  
Anne Kahlbaugh  
Alijah Kilmartin  
Terra Little-Taylor  
Cindy Mann  
Rob McGuire  
Robin Mede-Butt  
Cinda Nease  
Mary Price  
Jodi Reineberg  
Mark Roberts  
Gayle Sanders  
Jeffrey Selby  
Deborah Smith  
Kristyn Stouch

Marie Arcuri  
Bobby Behler  
Dennis Berkebile  
John Bowman  
Jeff Cleaver  
Chris Dell  
Bridget Floyd  
Tereasa Forbes  
Lee Garlin  
Judd Gemmill  
Judy Henry  
Joshua Humer  
Susan Johnston  
Jennifer Kibler  
Nathan Krotzer  
John Linton  
Jennifer Maurer  
Debra McManus  
Ashley Motter  
Miky Philson  
Holly Purdy  
Brenda Riddle  
Selina Robinson  
Cynthia Sarver  
Bill Shanbarger  
Brittani Snyder  
Donna Troupe

## \$99 Club continued

Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Petula Yingling

Richard Vangel  
Linda Werner  
Michael Wheeler



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# CGA

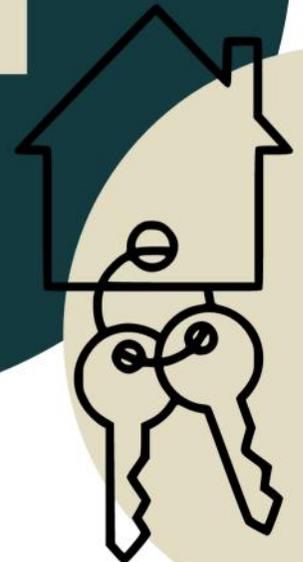
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\$1,000 Amazon Gift Card



**\$50 Ticket**

\$500 Rutter's  
Gift Card



**\$25 Ticket**

Amazon Echo Show



**\$15 Ticket**

Ring Video Doorbell



**RPAC**   
Sweepstakes

---

## Enter the RPAC Sweepstakes!

Buy a ticket to our sweepstakes for the opportunity to win a \$1,000 Amazon Gift Card, a \$500 Rutter's Gift Card, an Amazon Echo SHow or a Ring Video Doorbell

### 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.*

# RAYAC Membership Dues for 2026

## 2026 REALTOR® Membership Dues

RAYAC will email all members and payment is due to the Association on January 5, 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

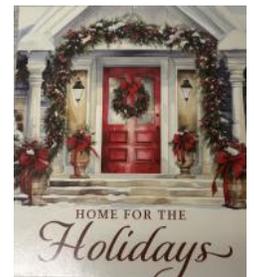
**Total 2026 REALTOR® Dues:** \$674\*

*\*does not include optional RPAC contribution*



## Pre-Order Your 2026 Calendars

RAYAC is now accepting pre-orders for the 2026 calendars. A box of 100 calendars costs \$75.00 plus tax and **must** be ordered in multiples of 100.



To pre-order, email [staff@rayac.com](mailto:staff@rayac.com) or call the RAYAC office at 717-843-7891. Let us know how many boxes you would like to order. You will need to tell us either **Recipes**, **Holidays**, **New Year** or **Animals**. You may order more than one design, but each design must be ordered in a box of 100 calendars.



The deadline for ordering calendars is **Monday, October 20, 2025.**

Once you place an order, RAYAC will generate an invoice that you can pay through your member portal. You will be contacted by RAYAC when the calendars arrive.



## RAYAC Leadership

### President

**Selina Robinson, '26**  
Berkshire Hathaway, 235-9050

### Vice President

**Allison Altman, '26, AHWD**  
Inch & Co, 904-4500

### Secretary

**Jennifer Clemens '25**  
Iron Valley, 316-8777

### Treasurer

**John Birkeland, '25, CCIM**  
Rock Commercial, 854-5357

### Solicitor

**Peter Ruth, Esq.**  
Saxton & Stump, 846-9800

### Past President

**Jason Phillips, '25**  
Coldwell Banker, 854-9242

### Directors

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

**Mark Carr, '27**  
Berkshire Hathaway, 757-7811

**Brenda Drawbaugh, '27, ABR**  
Berkshire Hathaway, 757-7811

**Cynthia Forry, '25**  
Berkshire Hathaway, 633-6261

**Dave Hyson, '27**  
Howard Hanna, 846-6500

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

**Paula Musselman, '25, ABR, CRS,  
SRES, SRS, YCLC**  
Berkshire Hathaway, 757-7811

**Roxanne Whitaker, '27, AHWD,  
C2EX, SFR**  
Keller Williams, 334-4565



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## RAYAC Housing Snapshot

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

### August 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 711 homes were sold in Adams County in August 2025, an 8% increase from 2024. In York County 3,522 homes were sold during the first eight months of 2025, which is a 5% decrease from this time last year.

The median sales price in Adams County was \$332,500, a 4% increase from 2024. The median sales price in York County was \$292,000, a 6% increase from last year.

“August was a very positive month for home sales in both York and Adams Counties,” said RAYAC President Selina Robinson. “Compared to August of last year, the number of homes sold increased in both counties, and median sale prices continue to rise as well. At the same time, buyers are seeing some of the best conditions we’ve had in quite a while, with more homes on the market and mortgage rates trending downward.”

#### 2025-2024 (January 1-August 31) Comparison

School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$328,500	\$302,500	9%	75	66	14%
Conewago Valley	\$295,000	\$255,000	16%	190	146	30%
Fairfield	\$350,000	\$346,000	1%	73	55	33%
Gettysburg	\$391,654	\$372,990	5%	204	225	-9%
Littlestown	\$325,000	\$310,000	5%	105	107	-2%
Upper Adams	\$258,500	\$250,000	3%	64	58	10%
<b>Total Adams County</b>	<b>\$332,500</b>	<b>\$320,000</b>	<b>4%</b>	<b>711</b>	<b>657</b>	<b>8%</b>
<b>York County</b>						
Central York	\$299,500	\$278,750	7%	295	331	-11%
Dallastown	\$303,000	\$285,000	6%	302	323	-7%
Dover	\$275,000	\$275,000	0%	219	245	-11%
Eastern York	\$265,000	\$255,750	4%	104	128	-19%
Hanover	\$257,000	\$235,000	9%	155	141	10%
Northeastern	\$315,000	\$297,000	6%	217	188	15%
Northern York	\$398,450	\$350,000	14%	126	127	-1%
Red Lion	\$291,250	\$285,000	2%	235	260	-10%
South Eastern	\$385,000	\$339,995	13%	141	202	-30%
South Western	\$329,900	\$302,140	9%	368	373	-1%
Southern York	\$359,950	\$340,000	6%	150	165	-9%
Spring Grove	\$315,000	\$273,500	15%	234	222	5%
West Shore	\$343,250	\$315,000	9%	230	226	2%
West York	\$247,750	\$239,900	3%	202	194	4%
York City	\$162,750	\$140,000	16%	302	369	-18%
York Suburban	\$285,000	\$267,000	7%	242	199	22%
<b>Total York County</b>	<b>\$292,000</b>	<b>\$275,000</b>	<b>6%</b>	<b>3522</b>	<b>3693</b>	<b>-5%</b>

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## 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](mailto:shanna@rayac.com) by November 10<sup>th</sup>.



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## Voting is Now Open for RAYAC Board of Directors

Election season is upon us and we have five RAYAC members who are running for four seats for the 2026 RAYAC Board of Directors. Each seat on the RAYAC Board of Directors is for a three-year term.

The candidates are listed below. [Click here](#) for a link to their bios.

**Marie Arcuri, CB Realty, York**

**Troy Engle, Berkshire Hathaway Homesale, East York**

**Loree Foster, Berkshire Hathaway Homesale, Hanover**

**Amanda Lantz, KW Keystone, York**

**Barbie Miller, Inch & Co Real Estate**

Primary and Secondary RAYAC REALTOR Members can vote electronically for Candidates for the RAYAC Board of Directors.

[Electronic voting for the Board of Directors](#) is open through Wednesday, October 15th at 12:00 PM.

In addition, voting can be done in person at the RAYAC office during normal business hours.

Voting can also be done in person at the RAYAC Annual Meeting.

The winners will be announced at the conclusion of the RAYAC Annual Meeting.

# Membership News

## New Members

**James Anderson**, Howard Hanna York  
**Emanwil Anwar**, Prime Realty Services  
**Kimberly Becker**, EXP Realty  
**Hannah Beckett**, Community Benefits  
**Elijah Blaise**, Iron Valley York  
**Michael Darr**, Elite Property Management  
**Orry Von Diez**, Re/Max Quality  
**Michael Farrell**, Lime House  
**Rachel Funk**, Berkshire Hathaway (SH)  
**Harka Gurung**, Keller Williams Keystone  
**Jessica Hauser**, Harget Realty Group  
**Brooke Hess**, Iron Valley York  
**Matthew Hoffman**, York H-G  
**Mason Keth**, Berkshire Hathaway (W)  
**Amber Keppol**, Rock Commercial  
**Steven M Lardarello**, Keller Williams Keystone  
**Brittany Lingg**, Iron Valley Hanover  
**McKenzie Long**, C21 Realty Services  
**Tabetha Miller**, Iron Valley Hanover  
**Justin W Moul**, Keller Williams Keystone  
**Juan Reyes**, Coldwell Banker York  
**Brandon Ross**, Berkshire Hathaway (H)  
**Anyi Diaz**, Berkshire Hathaway (SH)  
**Paige Seiple**, Howard Hanna Shrewsbury  
**Jessica Shull**, Homes and Farms Real Estate  
**Shanita Traynham**, Samson Properties  
**Shawn Williams**, Iron Valley York  
**Brittany Yeaple**, Keller Williams Keystone  
**Sandra Zercher**, Lusk & Associates

## Member Changes

**Gristoforo Aggelis**, LPT Realty, LLC  
**Beau Ambrose**, LPT Realty, LLC  
**Brianna Ambrose**, LPT Realty, LLC  
**Bryclyn A Bartlett**, Berkshire Hathaway (G)  
**Zachary Berkheimer**, Berkshire Hathaway (G)  
**Adam Druck**, Coldwell Banker York  
**Macklin Farquhar**, Berkshire Hathaway (E)  
**Ernestina Paola Glace**, Keller Williams Keystone  
**Christina Heiderman**, Samson Properties  
**Katie A Kopp**, Coldwell Banker York  
**Jennifer Lynn Lopez**, LPT Realty, LLC  
**Laura McDaniel**, Berkshire Hathaway (G)  
**Wendy A Parde**, The Exchange  
**Lucille Peterman**, Iron Valley York  
**Norma Ramos**, LPT Realty, LLC  
**Shannon L Ratcliffe**, Berkshire Hathaway (G)  
**Carolina E Romero**, Berkshire Hathaway (E)  
**Brandon R Ross**, Berkshire Hathaway (H)  
**Amelia M Sailors**, Berkshire Hathaway (G)  
**Kenzie Stanford**, Berks Homes Realty, LLC  
**Connie Staub**, Iron Valley York  
**Trevor L Stuck**, Coldwell Banker York  
**Rachel A Tsoukalis**, LPT Realty, LLC  
**Apostolos Vainas**, LPT Realty, LLC

**Tonya M Wenschhof**, LPT Realty, LLC  
**Melissa A Whelan**, Iron Valley York  
**Dustin A Wilkes**, EXP Realty  
**Patricia Wise**, LPT Realty, LLC  
**George A Woods**, LPT Realty, LLC  
**Tyler Zeller**, Coldwell Banker York

## Member Drops

**Megan Connors**, EXP Realty  
**Alysa F Dennison**, Keller Williams Keystone  
**Bradley S Miller**, Iron Valley Central PA  
**Vicki Lynn Reid**, House Broker Realty, LLC  
**Colleen T Scollon**, Berkshire Hathaway (W)

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Membership Stats

(as of 9/20)

	<u>2025</u>	<u>2024</u>
Primary REALTORS	1258	1234
Secondary REALTORS	163	138
Pending Applicants	<u>9</u>	<u>22</u>
Total REALTORS	1430	1394
Affiliates	<u>83</u>	<u>89</u>
Total Members	1,513	1,483

## Affiliate Changes

None

## New Affiliates

**Bailey Self Storage**  
1708 Route 116  
Spring Grove, PA 17362  
717-455-3436

## Affiliate Drops

None

## 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

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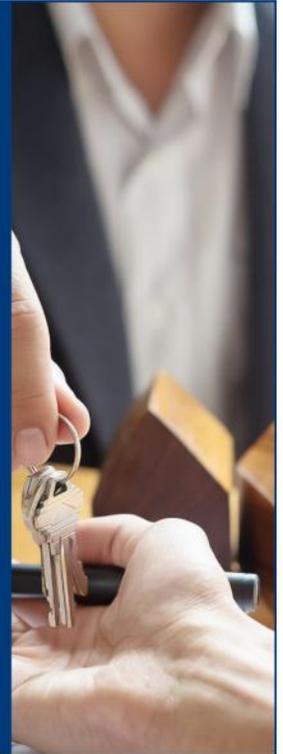
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# Seal the deal

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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 April 15. 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 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:**

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 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:**

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.

**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 15 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

**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

## **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:**

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)

### **Fall—Winter Broker Classes:**

Real Estate Sales starting on October 6, 2025 at LCAR  
Real Estate Law starting on November 4, 2025 at RAYAC  
Valuation of Residential Properties starting on February 17, 2026 at RAYAC  
\* class flyers are in the back of this catalog

### **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 15: 1:00 pm—4:30 pm: 1031 Exchanges & Tax Reform
- 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 7: 8:30 am—12:00 noon: Qualifying Sellers to Sell
- May 7: 1:00 pm—4:30 pm: Handling Multiple Offers
- May 13: 8:30 am—12:00 noon: Fair Housing Laws (mandatory)
- May 13: 1:00 pm—4:30 pm: What Kind of Agent are You (mandatory)



## **SMARTPASS FOR REAL ESTATE CE**

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

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

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

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

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

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

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

If you register online, you will be charged for the class.

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

#### **TERMS & EXCLUSIONS**

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

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

The SMARTPASS is non-refundable and non-transferrable.

## REAL ESTATE CLASSES

### American Architecture

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

**Class Dates:**

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

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

### American Homes

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

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

### Best of the Hotline

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

**Class Dates:**

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

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

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

## REAL ESTATE CLASSES

### Dodging Dirty Deeds

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

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

### Drilling Down with RPR

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

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

### Financing Fundamentals: What Every Agent Should Know

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

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

### Financing: Nuts & Bolts

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

**Class Dates:**

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

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

## REAL ESTATE CLASSES

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

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

**Class Dates:**

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

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

### Handling the Multiple Offer Scenario

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

**Class Dates:**

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

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

### Intro to Bright MLS

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

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

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

## REAL ESTATE CLASSES

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

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

**Class Dates:**

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

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

### Navigating the Complexities of Investor Clients

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

**Class Dates:**

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:**

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

### Residential Valuation: Making Sense of Market Value

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

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

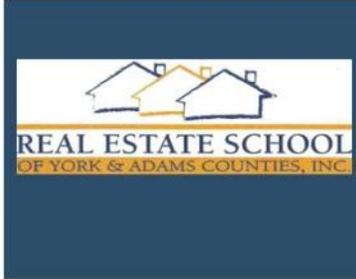
**Class Date:** March 17 from 1:00 pm—4:30 pm in the RAYAC Classroom

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

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

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

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



## REAL ESTATE LAW

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

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

**Course topics include:**

Introduction to Law & Legal Systems

Real & Personal Property

Land, Water & Air Rights

Contract Law

The Real Estate Transaction

Leases

Law and the Real Estate Licensee

Law of Agency

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

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

Time: 8:30 AM - 4:00 PM

Instructor: Peter T. Ruth, Esquire

Location: RAYAC Classroom

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

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



## VALUATION OF RESIDENTIAL PROPERTIES

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

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

Principles of Real Property Valuation

Market Identification & Forces

Area & Neighborhood Analysis

Site Analysis

Building Analysis

Direct Sales Comparison Approach

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

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

Time: 8:30 AM - 4:00 PM

Instructor: Danielle Winn, MRE

Location: RAYAC Classroom

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

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



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

# Market Masters

*Elevate Your Expertise.  
Expand Your Opportunities.*

## Real Estate Sales Course

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

### Dates & Times

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

### Location

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

### Credits + Pricing

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

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

### Meet Your Instructor



#### **Michael Perry**

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

### Topics Covered Include

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

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



## Register Today!

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



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](http://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!](#)



### New Scam Alert for REALTORS®

A new scam is specifically targeting listing agents. Here's how it works:

- Scammers pose as interested buyers on a property you have listed.
- Before "submitting an offer," they insist on having a Zoom meeting to discuss the property. They send you a Zoom link—but when clicked, the link installs malware on your computer or phone.

### Important Reminder:

- **Do not click on links** sent by individuals you do not know or cannot verify.
- If you wish to set up a virtual meeting, always create the Zoom link yourself and share it with your client.

Stay alert and protect your devices and client information!

Join us for our

*Mortgage Lunch and Learn*

Thursday,  
October 9

12:00 pm

Lunch and drinks will be provided.

Join us to learn all about Members 1st Mortgage Services. From land loans to a first-time homebuyer program, we have what you need to help your clients and grow your bottom line.

REALTORS® Association of  
York & Adam Counties, Inc.

901 Smile Way, York, PA 17404

RSVP by  
Wednesday, October 1.

[CLICK HERE TO RSVP](#)

SEATING LIMITED TO THE FIRST 60 GUESTS.



**MEMBERS 1<sup>st</sup>**  
MORTGAGE SERVICES, LLC

Federally Insured by NCUA.  LENDER

NMLS #404761

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

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## RAYAC Board of Directors Meeting Recap September 11, 2025

### Action Items

- Approved the August 2025 meeting minutes.
- Accepted the Treasurer's Report. We remain on budget, and our investment account has increased by more than \$100,000 year-to-date.
- Approved the 2026 Budget as recommended by the Budget & Finance Committee, which includes a \$10 increase in annual membership dues.

### Reports

- Received an update on the progress of the building assessment appeal filing.
- Received an update on upcoming RAYAC events.



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## NAR Consumer Guide

NAR is pleased to share the latest installment in our "Consumer Guide" series on seller concessions. This resource covers the most common types of seller concessions, rules for when and where to offer them, and how they can facilitate a successful transaction for both homebuyers and sellers.

As a reminder, the guides in this series are available for download in both English and Spanish on [facts.realtor](https://facts.realtor).

Please allow a few days for the Spanish version of the latest resource to be translated and uploaded.

For ease of reference, below is a running list of the resources published to date:

[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.

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## **Keeping up with the Code – Article 15 and Article 16**

Article 15 of the NAR Code of Ethics states the following:

*REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices.*

Article 16 of the NAR Code of Ethics states the following:

*REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients.*

**These two Articles deal with respecting other real estate agents and their relationships.**

Article 15 requires that REALTORS® ensure that their comments about other real estate professionals are truthful, and not misleading or slanderous.

Article 16 states that REALTORS® must respect exclusive representation or exclusive brokerage relationship agreements that other agents have with their clients.

# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

Absolute Mobile Home Closings  
Barley Snyder LLC  
[CGA Law Firm](#) - ad pg. 5  
[Saxton and Stump](#) - ad pg. 13

## 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

## 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.4  
[Guild Mortgage](#) - ad pg.13  
Homesale Mortgage, LLC  
Horizon Farm Credit  
LoanDepot  
[Members 1st F.C.U.](#) - ad pg.33  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Movement Mortgage  
NEXA Mortgage  
Primary Residential Mortgage, Inc  
[Traditions Mortgage](#) - ad pg. 9

## 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. 5  
[Mason Dixon Settlement Inc](#) - ad pg.7  
MYclosing, LLC  
Quality Service Settlements  
Spring Haven Settlement Services  
[White Rose Settlement Services](#) - ad pg.  
4  
[Yorktowne Settlement Co](#) - ad pg. 34



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Fax (717) 854-0720



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