



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

## RAYAC Course Catalog Fall 2023 - Winter 2024

### License Renewal - What You Need to Know

All real estate licensees must renew their licenses by May 31, 2024. 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 by 12/31/24 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 3 of your 14 hours must be in the topics of Agent vs. Broker Responsibilities. Our course "Practice Safe, Legal Real Estate by Following RELRA" fulfills this requirement.

**NOTE:** This year, the Commission-mandated course and the Code of Ethics requirement DO NOT overlap, so you must take each class separately.

**Hanover & Gettysburg agents:** We will hold 14 hours of CE classes in your area in the spring of 2024, including the mandatory and Ethics classes.

**Commercial agents:** We will hold 14 hours of CE classes next spring, including an Ethics for Commercial agents course.

**ZOOM Classes:** We will hold over 14 hours of CE classes via Zoom webinar during January & February, including the mandatory and Ethics classes.



### The Smart Pass for Continuing Education is back!

Take unlimited 3.5 and 7 hour courses for just \$125. Available for purchase to RAYAC members through February 28, 2024, it will save you \$35 on your educational requirements.

May be used on classes held from September 1, 2023 through May 31, 2024.

Some restrictions apply, see flyer in this catalog for more information and details on how to purchase.

# 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 2024 mandatory course.

If a license is/was issued between December 1, 2021 and November 30, 2023, you must complete these modules in order to meet the Commission renewal requirement.

If a license is issued between December 1, 2023 and February 28, 2024, you must renew your license by May 31, 2024, but are exempt from the CE requirement.

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

### **Fall-Winter Class Dates:**

September 11 from 8:30 am—4:30 pm in the RAYAC Classroom (Danielle Winn)

January 17 from 8:30 am—4:30 pm via Zoom webinar (Casey Dougherty)

**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-Winter Class Dates:**

November 1 from 8:30 am—4:30 pm in the RAYAC Classroom (Casey Dougherty)

February 13 from 8:30 am—4:30 pm via Zoom webinar (Melanie McLane)

**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.

**\* Commercial Module and additional General/Residential Module class dates - coming in the spring.**

### **Online Option:**

<https://yorkadams.leaponline.com/online-education/pennsylvania/real-estate/sales-license/post-licensing/>

# Required Continuing Education Classes

## **COMMISSION-MANDATED COURSE**

### **Required for Returning Agents (NOT Renewing for the 1st time)**

**Returning Agents:** The PA State Real Estate Commission has mandated that 3 of your required 14 hours of CE must be in the topics of Agent vs Broker Responsibilities.

Our course “Practice Safe, Legal Real Estate by Following RELRA” fulfills this requirement.

### **Practice Safe, Legal Real Estate by Following RELRA**

This is the **mandatory course** required to renew your license in 2024. In addition to a brush up on RELRA, you may come away shaking your head about how egregious some of the violations that come before the Commission really are. We'll apply both common sense and RELRA to typical activities in which licensees engage, so you can do business, make money, and stay out of trouble!

Approved for 3.5 hours Real Estate CE, meets Real Estate Commission mandate. Cost: \$40

#### **Fall-Winter Class Dates:**

September 12 from 8:30—12:00 noon in the RAYAC Classroom (Danielle Winn)

October 25 from 8:30—12:00 noon at the Wyndham Garden Hotel York,  
located at 2000 Loucks Road, York (Melanie McLane)

November 7 from 1:00 pm—4:30 pm in the RAYAC Classroom (Melanie McLane)

January 10 from 8:30 am—12:00 noon via Zoom webinar (Melanie McLane)

February 7 from 1:00 pm—4:30 pm via Zoom webinar (Melanie McLane)

#### **Online Option: Coming Soon from The CE Shop**

RAYAC is partnered with The CE Shop to provide online continuing education. The CE Shop will soon be releasing their version of the Commission-mandated class. Once available, you can access it through this link to our online school:

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

# Required Continuing Education Classes

## NAR Mandatory Ethics Training Requirement - Due by December 31, 2024

NAR has mandated that all Association members must complete Code of Ethics training every three years in order to maintain their REALTOR® status. The current cycle goes from January 1, 2022 to December 31, 2024. Here are the options to complete this requirement:

**New Members:** If you attended New Member Orientation starting in January 2022 or later, you completed your Ethics training for this cycle during that Orientation class.

**Returning Members—Classroom Options:**

### COE: Our Promise of Professionalism

This course incorporates sections of the NAR COE, as well as current RELRA regulations regarding practices, procedures and professionalism of licensees. Review the evolution of the COE and how those ethical principles tie into the requirements of RELRA and the PA Real Estate Commission Rules and Regulations in protecting consumers. Danielle Winn

Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

**Fall Class Date:**

September 12 from 1:00 pm—4:30 pm in the RAYAC Classroom

### COE: Advertising, Social Media & the Agent

Both the Federal Fair Housing Law and the PA Human Relations Act have revised and expanded their definitions of gender, which is a protected class. In this course, we'll discuss all protected classes, and how agents can advertise within those laws, and other laws, including Regulation Z and RESPA. We will also cover the use of social media for advertising. Melanie McLane

Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

**Fall-Winter Class Dates:**

October 25 from 1:00 pm—4:30 pm at the Wyndham Garden Hotel York, 2000 Loucks Road

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

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

February 7 from 8:30 am—12:00 noon via Zoom webinar

**Other Options:**

**Online:**

**NAR Online** – free (no CE credit) or \$29.95 (3 hours CE credit):

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

**PAR:** Ethics training classes taken at Triple Play (you **must** provide your completion certificate to mireya@rayac.com to receive credit)

# Class Schedule at a Glance

## **Fall 2023:**

September 6—7: 8:30 am—4:30 pm: Real Estate Negotiation Expert Certification

September 11: 8:30—4:30: General Module

September 12: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA

September 12: 1:00—4:30 pm: COE Our Promise of Professionalism

September 28, 29, October 4, 5: 8:30 am—4:30 pm: Broker Finance Course

October 24: 8:30 am—12:00 noon: Normal or Crazy

October 24: 1:00—4:30 pm: Pricing or Pandering

October 25: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA

October 25: 1:00—4:30 pm: Advertising, Social Media & the Agent

November 1: 8:30 am—4:30 pm: Residential Module

November 7: 8:30 am—12:00 noon: Advertising, Social Media & the Agent

November 7: 1:00—4:30 pm: Practice Safe, Legal Real Estate by Following RELRA

November 8: 8:30 am—4:30 pm: Pricing Strategy Advisor Certification

November 15: 8:30 am—12:00 noon: Pennsylvania Contracts

November 15: 1:00—4:30 pm: Drilling Down with RPR

November 16: 8:30 am—12:00 noon: All About Cost Sheets

November 16: 1:00—4:30 pm: Dodging Dirty Deeds

## **Winter 2024:**

January 10: 8:30 am—12:00 noon: Practice Safe, Legal Real Estate by Following RELRA

January 10: 1:00—4:30 pm: Advertising, Social Media & the Agent

January 17: 8:30 am—4:30 pm: General Module

January 23: 8:30 am—12:00 noon: Pricing or Pandering

January 23: 1:00—4:30 pm: Normal or Crazy

January 30, February 1, 6, 8: 8:30 am—4:30 pm: Broker Office Management Course

February 7: 8:30 am—12:00 noon: Advertising, Social Media & the Agent

February 7: 1:00—4:30 pm: Practice Safe, Legal Real Estate by Following RELRA

February 13: 8:30 am—4:30 pm: Residential Module

February 22: 8:30 am—12:00 noon: Drilling Down with RPR

February 22: 1:00—4:30 pm: Introduction to Bright MLS

February 28: 8:30—12:00 noon: Pennsylvania Contracts

February 28: 1:00—4:30 pm: Best of the Hotline

# REAL ESTATE CLASSES

## 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. Danielle Winn

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

**Class Date:**

November 16 from 8:30—12:00 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. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. Peter T. Ruth, Esq.

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

**Class Date:**

February 28 from 1:00 - 4:30 pm via Zoom webinar

## Dodging Dirty Deeds

This course is designed to help raise awareness and competence when representing your buyers and sellers. We will review issues with deeds and title that can be discovered well in advance of a real estate transaction in order to minimize loss of time and money for clients and consumers. You will also learn about real property deeds and parcel numbers, the chain of title, forms of ownership and its consequences, and identify discrepancies in legal descriptions, the correct documentation needed for an estate, issues in deeds, and understanding easements. Danielle Winn

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

**Class Date:**

November 16 from 1:00 pm—4:30 pm in the RAYAC Classroom

# REAL ESTATE CLASSES

## 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. Casey Dougherty

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

**Class Date:**

November 15 from 1:00 - 4:30 pm in the RAYAC Classroom

February 22 from 8:30 am - 12:00 noon pm via Zoom webinar

## Introduction 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 and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage! Casey Dougherty

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

**Class Date:**

February 22 from 1:00 - 4:30 pm via Zoom webinar

## Normal or Crazy: What's Next?

The market has shifted, and will continue to keep shifting. What worked before won't always work in this ever-changing marketplace. The real estate industry is being affected by outsiders, such as corporations buying real estate, and dot.com businesses, seeking to get a piece of the pie. The landscape keeps on shifting. Artificial intelligence is permeating businesses of all kinds. What is the skill set an agent needs to navigate this market? Melanie McLane

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

Instructor: Melanie McLane

**Class Date:**

October 24 from 8:30—12:00 noon in the RAYAC Classroom

January 23 from 1:00 - 4:30 pm via Zoom webinar

# REAL ESTATE CLASSES

## 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. Peter T. Ruth, Esq.

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

### **Class Date:**

November 15 from 8:30—12:00 noon in the RAYAC Classroom

February 28 from 8:30 am - 12:00 noon via Zoom webinar

## Pricing or Pandering: Market Realities

This course will help agents price properties in a changing market. Agents are encountering sellers who recall the overheated market of 2021-22, with multiple offers guaranteed for almost every listing. Today's market is different, and some of those sellers have not yet adapted to these changes. The temptation to pander to sellers is there, but that will almost always end badly for both the agent and the seller. In this course, we will discuss pricing, and the discussions agents need to have with sellers during the listing and sales process. Melanie McLane

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

### **Class Date:**

October 24 from 1:00 pm—4:30 pm in the RAYAC Classroom

January 23 from 8:30 am - 12:00 noon via Zoom webinar

## **Broker Courses & NAR Designation and Certification Courses**

September 6-7: Real Estate Negotiation Expert (RENE) Designation

September 28, 29, October 4,5: Broker Finance Course

November 8: Pricing Strategy Advisor (PSA) Certification

January 30, February 1, 6, 8: Broker Office Management

\* More information about each class on the following pages



## 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 2022-2024 continuing education requirements.

**PLUS** - take extra courses at no additional cost. Available for purchase to RAYAC members until February 29, 2024.

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

- ❖ You can purchase the SMARTPASS through the RAYAC Member Portal. Click on "Registration," then the option to purchase should appear on the right of the Home Page. (or click on "Events")
- ❖ SMARTPASS holders will save \$35 on their mandatory 14 hours of CE **and** are eligible to take additional 3.5 and 7 hour CE classes held between September 1, 2023 and May 31, 2024 at no extra cost.
- ❖ The more classes you take, the more you will save!

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

- ❖ You **MUST** purchase the SMARTPASS **BEFORE** registering for classes. You can then register for classes by contacting Mireya Carlsen at [mireya@rayac.com](mailto:mireya@rayac.com) at least 48 hours prior to the course date.
- ❖ 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, 2023 and May 31, 2024.
- ❖ If you are registered for a class that has a waiting list, and you have completed your 14 required hours, you may be asked to give up your seat to someone who still needs to complete their class requirements.
- ❖ The SMARTPASS is non-refundable, non-transferrable, and you must be an active member of RAYAC to use it.

# RENE

Real Estate  
NEGOTIATION EXPERT

THE FIRST AND ONLY NEGOTIATION CERTIFICATION RECOGNIZED  
BY THE NATIONAL ASSOCIATION OF REALTORS®.



Visit [REBINstitute.com](http://REBINstitute.com) for a full course description and to learn how to earn the RENE certification!

# ELEVATE YOUR GAME

**2-DAY CLASSROOM COURSE**

The RENE certification is designed to elevate and enhance negotiating skills so that today's real estate professionals can play the game to win.

**Bonus! ABR®, CRB, and SRS Elective**



Craft a strategy and learn when and how to negotiate



Adjust your communication style to achieve optimum results



Negotiate effectively through all communication mediums



Play out and interact in real-world scenarios

Dates: September 6-7, 2023  
Time: 8:30 am – 4:30 pm  
Instructor: Melanie McLane  
Location: RAYAC Classroom  
901 Smile Way, York, PA 17404

Approved: 15 hours RE CE, 1 Broker

Cost: \$349.00  
Includes class materials, NAR  
REBAC fees, and lunch

Register through your RAYAC Portal:  
<https://mdweb.mmsi2.com/york/>

# Start Pricing Homes with Confidence.



## Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs).

In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

**As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:**

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

**Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.**

Date: November 8, 2023  
Time: 8:30 am – 4:30 pm  
Instructor: Melanie McLane

Location: RAYAC Classroom  
901 Smile Way, York, PA 17404

Cost: \$249.00  
Includes class materials, NAR  
REBAC fees, and lunch

Approved for 7 hours RECE

Register through your RAYAC  
Member Portal:  
<https://mdweb.mmsi2.com/york/>

Visit [PricingStrategyAdvisor.org](https://PricingStrategyAdvisor.org) to learn how to earn the PSA certification.





## REAL ESTATE FINANCE

*(2 Elective Broker credits/ 30 hours Continuing Education)*

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

Sources of Mortgage Funds

Government Influences in the Financial Market

Anatomy of Real Estate Finance Instruments

Alternative Instruments of Real Estate Finance

Defaults, Foreclosures & Redemptions

Mortgage Placement Procedures

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

Dates: September 28, 29, October 4, 5, 2023

Time: 8:30 AM - 4:30 PM

Instructor: Danielle Winn

Location: RAYAC Classroom

Cost: \$395 (includes textbook, lunch is provided)

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





## **REAL ESTATE BROKERAGE & OFFICE MANAGEMENT**

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

**Are you working on your Broker's license? Real Estate Brokerage and Office Management is one of the two required courses needed to fulfill your educational requirements. Course topics include:**

Planning and Organizing

Opening an Office

Market Analysis & Growth Patterns

Directing & Theories of Management

Human Resources

Business Ethics

Legal Considerations

***Learn the best and most practical skills and techniques for running your own office while completing your Broker's license***

**Dates: January 30, February 1, 6, 8, 2024**

**Time: 8:30 AM - 4:30 PM**

**Instructor: Casey Dougherty**

**Location: RAYAC Classroom**

**Cost: \$395 (lunch included)**

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