

Subject Details

| | |
|----------------------|--------------------|
| PROPERTY TYPE | GLA |
| SFR | 2,018 Sq. Ft. |
| BEDS | BATHS |
| 3 | 2.1 |
| STYLE | YEAR BUILT |
| Raised Ranch | 1987 |
| LOT SIZE | OWNERSHIP |
| 7,047 Sq. Ft. | Fee Simple |
| GARAGE TYPE | GARAGE SIZE |
| Built-In Garage | 3 Car(s) |
| HEATING | COOLING |
| Central | Central |
| COUNTY | APN |
| Ventura | 1810153035 |

Analysis Of Subject

Provided by Appraiser

CONDITION RATING



The property is well maintained and feature limited repairs due to normal wear and tear.

QUALITY RATING



High quality property built from individual or readily available designer plans in above-standard residential tract developments.

VIEW

Residential



LOCATION

Residential

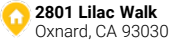
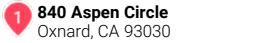
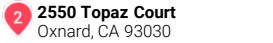
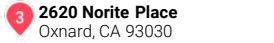


SUBJECT COMMENTS (SITE, CONDITION, QUALITY)

The subject development is located in a residential community. The community offers a homogeneous mixed use of detached homes of a conforming design, appeal, and quality. The neighborhood is surrounded by older homes, farm land, and light use commercial. The property inspection report supports a well maintained home. The ... **(continued in Appraiser Commentary Summary)**







Sales Comparison

Provided by
Appraiser

| | MOST COMPARABLE | | | |
|---------------------------|---|--|---|---|
| |  2801 Lilac Walk Oxnard, CA 93030 |  840 Aspen Circle Oxnard, CA 93030 |  2550 Topaz Court Oxnard, CA 93030 |  2620 Norite Place Oxnard, CA 93030 |
| COMPARABLE TYPE | -- | Sale | Sale | Sale |
| MILES TO SUBJECT | -- | 0.23 miles | 0.31 miles | 0.12 miles |
| DATA/ VERIFICATION SOURCE | Public Records | MLS | MLS | MLS |
| LIST PRICE | -- | -- | -- | -- |
| LIST DATE | -- | 08/19/2020 | 07/19/2020 | 04/23/2020 |
| SALE PRICE/PPSF | -- | \$735,000 | \$741,000 | \$697,000 |
| | | \$364/Sq. Ft. | \$345/Sq. Ft. | \$339/Sq. Ft. |
| CONTRACT/ PENDING DATE | -- | 08/26/2020 | 07/19/2020 | 05/28/2020 |
| SALE DATE | -- | 09/09/2020 | 08/21/2020 | 05/29/2020 |
| DAYS ON MARKET | -- | 6 | 17 | 268 |
| LOCATION | N; Res | N; Res | N; Res | N; Res |
| LOT SIZE | 7,047 Sq. Ft. | 7,634 Sq. Ft. | 8,911 Sq. Ft. | 7,274 Sq. Ft. |
| VIEW | N; Res | N; Res | N; Res | N; Res |
| DESIGN (STYLE) | Raised Ranch | Raised Ranch | Raised Ranch | Raised Ranch |
| QUALITY OF CONSTRUCTION | Q3 | Q3 | Q3 | Q3 |
| ACTUAL AGE | 33 | 34 | 28 | 31 |
| CONDITION | C3 | C3 | C3 | C3 |
| SALE TYPE | | Arms length | Arms length | Arms length |
| ROOMS/BEDS/BATHS | 7/3/2.1 | 6/3/2.1 | 6/2/2 | 6/3/2.1 |
| | | | \$5,000 | |
| GROSS LIVING AREA | 2,018 Sq. Ft. | 2,018 Sq. Ft. | 2,147 Sq. Ft. | 2,058 Sq. Ft. |
| | | | -\$9,500 | |
| BASEMENT | None | None | None | None |
| HEATING | Central | Central | Central | Central |
| COOLING | Central | Central | Central | Central |
| GARAGE | 3 GBI | 3 GBI | 3 GBI | 3 GBI |
| OTHER | -- | -- | -- | -- |
| OTHER | -- | -- | -- | -- |
| NET ADJUSTMENTS | | 0.00% \$0 | -0.61% -\$4,500 | 0.00% \$0 |
| GROSS ADJUSTMENTS | | 0.00% \$0 | 1.96% \$14,500 | 0.00% \$0 |
| ADJUSTED PRICE | | \$735,000 | \$736,500 | \$697,000 |

Sales Comparison (Continued)

Provided by
Appraiser

| |  2801 Lilac Walk Oxnard, CA 93030  |  811 Daffodil Way Oxnard, CA 93030  |  2711 Liliac Walk Oxnard, CA 93030  | |
|---------------------------|---|--|---|-----------|
| COMPARABLE TYPE | -- | Listing | Listing | |
| MILES TO SUBJECT | -- | 0.07 miles | 0.03 miles | |
| DATA/ VERIFICATION SOURCE | Public Records | MLS | MLS | |
| LIST PRICE | -- | \$824,500 | \$775,000 | |
| LIST DATE | -- | 09/21/2020 | 09/28/2020 | |
| SALE PRICE/PPSF | -- | -- | \$0/Sq. Ft. | -- |
| CONTRACT/ PENDING DATE | -- | -- | -- | |
| SALE DATE | -- | | | |
| DAYS ON MARKET | -- | 10 | 4 | |
| LOCATION | N; Res | N; Res | N; Res | |
| LOT SIZE | 7,047 Sq. Ft. | 7,408 Sq. Ft. | 6,969 Sq. Ft. | |
| VIEW | N; Res | N; Res | N; Res | |
| DESIGN (STYLE) | Raised Ranch | Raised Ranch | Raised Ranch | |
| QUALITY OF CONSTRUCTION | Q3 | Q3 | Q3 | |
| ACTUAL AGE | 33 | 33 | 33 | |
| CONDITION | C3 | C3 | C3 | |
| SALE TYPE | | Arms length | Arms length | |
| ROOMS/BEDS/BATHS | 7/3/2.1 | 8/4/3 | 8/4/3 | -\$15,000 |
| GROSS LIVING AREA | 2,018 Sq. Ft. | 2,326 Sq. Ft. | 2,326 Sq. Ft. | -\$23,000 |
| BASEMENT | None | None | None | |
| HEATING | Central | Central | Central | |
| COOLING | Central | Central | Central | |
| GARAGE | 3 GBI | 3 GBI | 3 GBI | |
| OTHER | -- | -- | -- | -- |
| OTHER | -- | -- | -- | -- |
| NET ADJUSTMENTS | | -4.61% - \$38,000 | -4.90% - \$38,000 | |
| GROSS ADJUSTMENTS | | 4.61% \$38,000 | 4.90% \$38,000 | |
| ADJUSTED PRICE | | \$786,500 | \$737,000 | |

Value Conclusion + Reconciliation



Provided by
Appraiser

\$735,000
AS-IS VALUE

15-30 Days
EXPOSURE TIME

EXTERIOR
INSPECTION PERFORMED
BY A 3RD PARTY

Sales Comparison Analysis

DESCRIPTION OF COMPARABLE SEARCH CRITERIA

Comparable search was limited to the most recent market activity of homes similar in year built, three gar garage, and room count. Older communities surrounding the tract of homes were not considered comparable.

EXPLANATION OF ADJUSTMENTS

Adjustments were minimal, and supported with recent market activity, based on the markets reaction to features, and amenities. Bedroom \$ 5,000 each. Bathroom \$ 10,000 each. Gross living area \$ 75.00 per square foot.

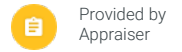
ADDITIONAL COMMENTS (OPTIONAL)

Covid -19 Virus outbreak March 2020. Stalled the real estate market for several months. Realtors were not showing homes, and owners were hesitant to allow strangers into their homes. Over the past several months the restrictions have eased. Social distancing is still a state requirement. Realtor can shoe homes under strict CDC guidelines. Buyers have returned to the market. Typically driven by low inventory, and record low home interest rates. The full long term effect of the Pandemic virus outbreak is unknown. Marketing of homes was essentially nonexistent from March 2020 to June 2020

Reconciliation Summary

The opinion of value is based on the limitations of a desk appraisal. The appraiser has not personally viewed the subject property or the comparables. Opinion are based on client provided data, public records, and the multiple listing service when available.

Appraiser Commentary Summary



Provided by
Appraiser

Subject Comments (Site, Condition, Quality)

From Page 1

The subject development is located in a residential community. The community offers a homogeneous mixed use of detached homes of a conforming design, appeal, and quality. The neighborhood is surrounded by older homes, farm land, and light use commercial. The property inspection report supports a well maintained home. The neighborhood is reasonably convenient to the business district, support services, and shopping. Centrally located to major employments centers throughout the Ventura county, and the greater Los Angeles Area.

Neighborhood and Market

From Page 7

Residential community , surrounded by farm land and older tract home developments. This report is based on the most similar year built homes within the defined neighborhood boundaries. The data contained in this analysis is the result of the appraisers analysis of the most similar market activity available on the date of value. None of the properties included in this analysis were personally viewed by the appraiser. Public records, and listings for sale are the primary source of improvement data. The opinion offered is within the scope, and expectations of this limited desk opinion of value.

Analysis of Prior Sales & Listings


From Page 6

No current sales or listing activity was noted.

Highest and Best Use Additional Comments

The subject property is a detached single family home, located in a conforming established residential community. No signs of property conversions in the community were noted within the scope of this limited desk review assignment. The current use is viewed as legally permissible, established & physically possible, financially possible, and presents the most productive use of the property.

Subject Details

 Provided by Appraiser

Sales and Listing History

| PRIOR SALES OR TRANSFERS WITHIN 3 YEARS? | Event | Date | Price | Data Source |
|--|-------|------|-------|-------------|
|--|-------|------|-------|-------------|

No

LISTING STATUS

Not Listed in Past Year

DATA SOURCE(S)

MLS,Public Records

EFFECTIVE DATE

10/02/2020

SALES AND LISTING HISTORY ANALYSIS

No current sales or listing activity was noted.

Order Information

| | |
|--------------------------|----------------------|
| BORROWER | LOAN NUMBER |
| Redwood Holdings LLC | 42035 |
| PROPERTY ID | ORDER ID |
| 28886761 | 6863840 |
| ORDER TRACKING ID | TRACKING ID 1 |
| 0929CV | 0929CV |

Legal

| | |
|-------------------------------------|--------------------------|
| OWNER | ZONING DESC. |
| JOE HERNANDEZ | Residential |
| ZONING CLASS | ZONING COMPLIANCE |
| R1 | Legal |
| LEGAL DESC. | |
| TRACT 224703 LOT 131, REF: 104MR 56 | |

Highest and Best Use

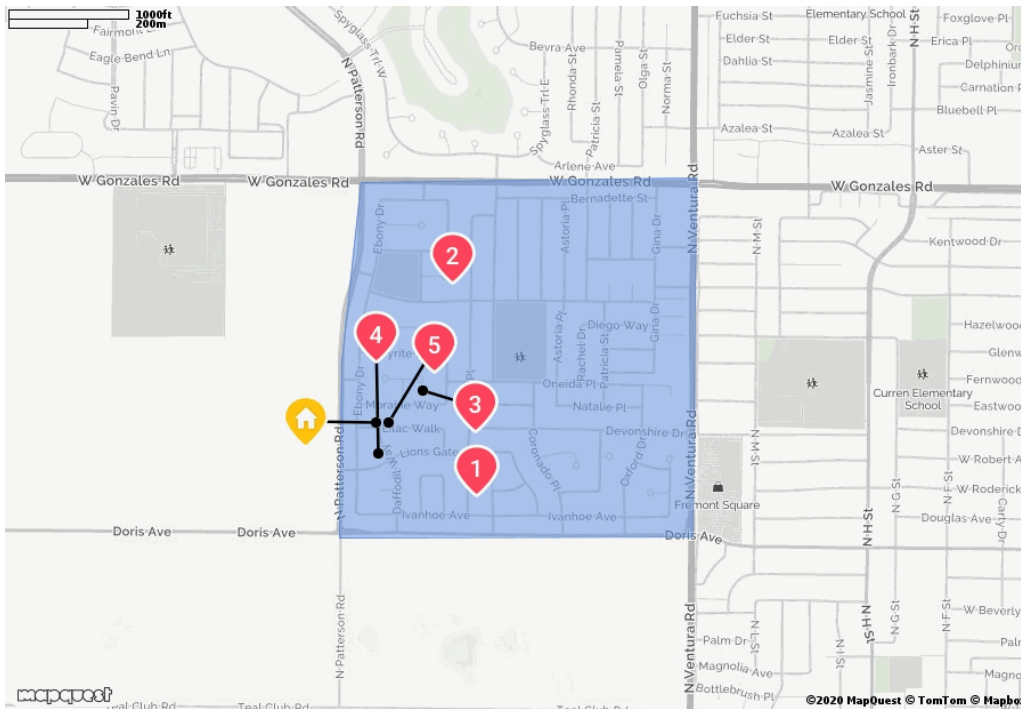
| | |
|--|------------------------------|
| IS HIGHEST AND BEST USE THE PRESENT USE | |
| Yes | |
| PHYSICALLY POSSIBLE? | FINANCIALLY FEASIBLE? |
| ✓ | ✓ |
| LEGALLY PERMISSABLE? | MOST PRODUCTIVE USE? |
| ✓ | ✓ |

Economic

| | | |
|-------------------------------------|-----------------|---------------------|
| R.E. TAXES | HOA FEES | PROJECT TYPE |
| \$6,889 | N/A | N/A |
| FEMA FLOOD ZONE | | |
| 06111C0905E | | |
| FEMA SPECIAL FLOOD ZONE AREA | | |
| No | | |

Neighborhood + Comparables

Provided by Appraiser



Sales in Last 12M

37

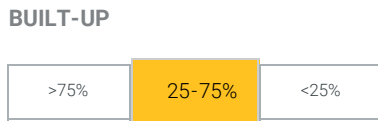
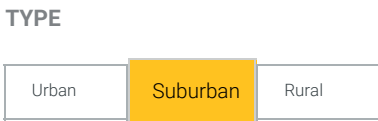
Months Supply

0.8

Avg Days Until Sale

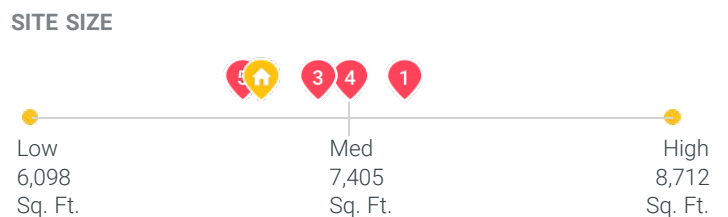
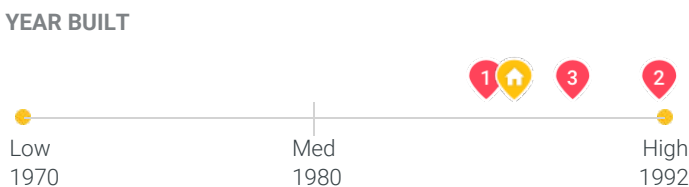
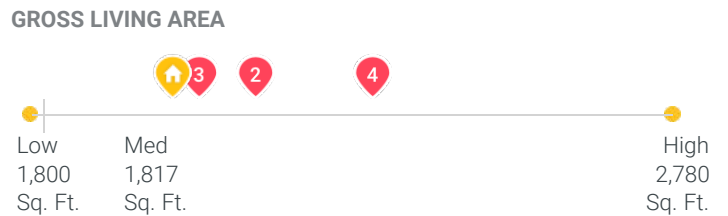
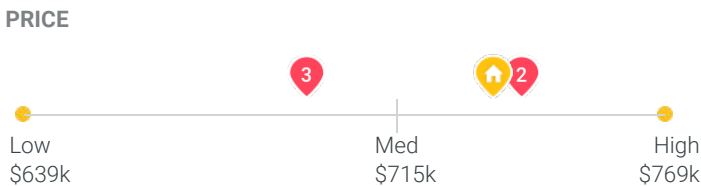
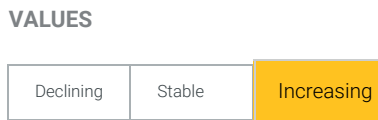
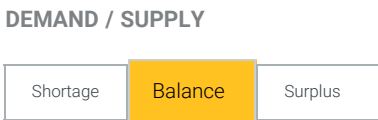
8

Subject Neighborhood as defined by the Appraiser



NEIGHBORHOOD & MARKET COMMENTS

Residential community, surrounded by farm land and older tract home developments. This report is based on the most similar year built homes within the defined neighborhood boundaries. The data contained in this analysis is the result of the appraisers analysis of the most similar market activity available on the date of value. None of the properties included in this analysis were personal ... *(continued in Appraiser Commentary Summary)*



Subject Photos



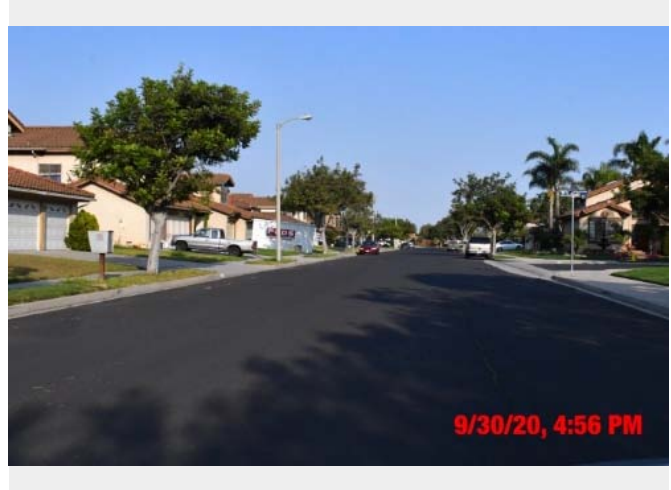
Front



Address Verification



Side



Street



Other

Comparable Photos

Provided by
Appraiser

1 840 Aspen Circle
Oxnard, CA 93030



Front

2 2550 Topaz Court
Oxnard, CA 93030



Front

3 2620 Norite Place
Oxnard, CA 93030



Front

Comparable Photos

Provided by
Appraiser

4 811 Daffodil Way
Oxnard, CA 93030



Front

5 2711 Liliac Walk
Oxnard, CA 93030



Front

Scope of Work

 Provided by
Appraiser

REPORT FORMAT:

This report has been prepared under the following USPAP reporting option: Appraisal Report. The content of this Appraisal Report has been supplemented with additional information and data about the subject property and its market, as well as the data, reasoning, and analyses that were used in the valuation process. The cost approach and income approach have been omitted from this report as they are not necessary to produce credible assignment results. If the appraiser determines that credible assignment results cannot be provided without employing either the cost or income approaches to value, this assignment will be rejected by the appraiser or the scope expanded to the extent required to produce credible assignment results in compliance with USPAP. Unless otherwise stated, the appraiser has incorporated only the Sales Comparison Approach.

PURPOSE OF THE ASSIGNMENT:

The purpose of this Appraisal Report is to determine an and the opinion of the market value for the subject property, at which it could sell in a typical exposure time for the area, considering current market conditions, the condition of the subject and necessary repairs.

SCOPE OF WORK:

This Appraisal Report was performed by a Licensed or Certified Real Estate Appraiser to estimate the market value of the subject property being evaluated as of the effective date of value stated. Clear Capital has provided the appraiser with additional preliminary data resources for consideration in the analysis, which may include: Property Inspection, MLS records, and Public Records. Although the appraiser did not physically inspect the subject property, at a minimum the appraiser has considered the results of a recent visual property inspection completed by John Holladay, a licensed real estate agent having completed the above referenced Property Inspection.

AT A MINIMUM, THE APPRAISER HAS:

1. considered the additional data resources provided by Clear Capital as a resource for subject property and market data/characteristics;
2. consulted and considered supplemental market data from readily available data sources;
3. estimated the market value of the subject as of the effective date of this report restricting the desktop analysis to a sales comparison approach unless this was insufficient for credible assignment results.

THE APPRAISER HAS NOT:

1. Physically inspected the subject property or any of the comparables contained within the original report(s) or comparables presented in support of the appraiser's value opinion(s).

INTENDED USE:

The intended use of this Appraisal Report is for the lender/client to evaluate the property that is the subject of this appraisal for home equity line of credit, loan funding due diligence, loan sale, loan modification or loan securitization purposes.

INTENDED USER:

The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised, and acting in what they consider their own best interest;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

(Source of Market Value Definition: Fannie Mae Selling Guide; Section B4-1.1-01: Definition of Market Value (04/15/2014))

Assumptions, Conditions, Certifications, & Signature

 Provided by
Appraiser

EXTRAORDINARY ASSUMPTIONS

The appraiser did not perform a physical inspection, interior or exterior of the subject property or any of the comparable sales and assumes that the inspection information reported within the Property Inspection provided as well as the aerial images supplied and reviewed by the appraiser are accurate as of the effective date, unless otherwise stated. Should the information found in the Property Inspection be inaccurate, these assumptions could significantly alter the opinions and conclusions contained within this report.

STATEMENT OF ASSUMPTIONS AND LIMITED CONDITIONS:

1. The appraiser did not perform a physical inspection, interior or exterior, of the subject property or any of the comparable sales presented.
2. The physical inspection, interior or exterior, was performed by a licensed real estate professional as noted in the additional data resources provided. For the purposes of this analysis, the description of the subject and comps in the additional data resources provided for use in this analysis are assumed to be true, current and accurate unless specifically found to be otherwise.
3. The appraiser assumes no responsibility for matters of a legal nature affecting the property which is the subject of this assignment or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable and free from known value influencing easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances or other items of a similar nature, unless otherwise noted.
4. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
5. Information, estimates, and opinions furnished to the appraiser, and contained in the additional data resources provided, were obtained from sources considered reliable and believed to be true and correct, unless stated elsewhere. If contradictory information is obtained and deemed more reliable, the appraiser will cite that source and the assumptions associated with that information.
6. Disclosure of the contents of the report is governed by USPAP and the Bylaws and Regulations of the professional appraisal organizations with which the appraiser is affiliated.
7. No change of any item in the report shall be made by anyone other than the appraiser and the appraiser shall have no responsibility for any such unauthorized change. The use of this report is limited to the named client and intended user(s) identified within this report.

Assumptions, Conditions, Certifications, & Signature (Cont.)



I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions
3. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise stated below in the "Additions to Appraiser's Certification" section; I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My employment and/or compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
9. The appraiser relied on the additional data sources for subject property characteristics and the physical inspection information performed by John Holladay and did not make a personal inspection of the property that is the subject of this report.
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

SIGNATURE

NAME

Donald Peyton

EFFECTIVE DATE

09/30/2020

DATE OF REPORT

10/02/2020

LICENSE #

AR012698

STATE

CA

EXPIRATION

10/03/2022

COMPANY

DP Appraisal Services

Comments - Continued

 Provided by
Appraiser

SCOPE OF WORK COMMENTS

The opinion of value is based on the gathering of public records and multiple listing service information, within a one mile radius when available, along with the client provided exterior inspection / review of the property from the street elevation. The subject property was not personally viewed by the appraiser interior, or exterior. The comparables were not personally viewed. Comparable opinion based on public records, and multiple listing service data. The opinion of value is based on the limitations of this desk review of public data, along with listing service data when available. The data observation opinion of the properties salient features, condition, location, and appeal. The property was not personally viewed interior, or exterior. Subject property data collection limited to public records client's inspection report, and listings for sale when available.

EXTRAORDINARY ASSUMPTIONS AND HYPOTHETICAL CONDITIONS COMMENTS

The signing appraiser did not personally view the subject property, or any of the comparables. The appraiser must rely on the inspector's opinion of the property along with public records, and multiple listing service information. Should the information be found to be incorrect, inaccurate these assumptions could significantly alter the value opinions, and conclusion's contained within this report. In the case of false assumptions, or Hypothetical conditions the appraiser reserves the opportunity to review the data, and offer alternate opinion if warranted.

LIMITING CONDITIONS COMMENTS

Desk top appraisal opinion is based on the client provided exterior inspection report, public records, and the local listing service when available. Many assumptions were placed on the opinion of value, based on the lack of an on-site view of the properties interior and exterior. The appraiser did not perform a physical inspection, or viewing of the subject home interior & exterior. Assumptions are made throughout this limited desk analysis, regarding the properties condition, based on the client provided property inspection report, public records, and current or prior property listing information. Appraisal opinion is based on the scope of this limited desk opinion of value.

APPRAISER'S CERTIFICATION COMMENTS

Appraisal comments and opinions are based on the gathering of public records, multiple listing services, the client provided property inspection report, and general experience appraising homes in the immediate community. I have no personal or prospective interest in this property. I have not personally viewed the subject home. All opinions are based on a review of the data available to the appraiser on the date of value, and within the limited scope of this desk opinion of value.

Property Condition Inspection

Provided by
Onsite Inspector



| | | |
|--|--------------------------------|----------------------------------|
| PROPERTY TYPE SFR | CURRENT USE SFR | PROJECTED USE SFR |
| OCCUPANCY Occupied | GATED COMMUNITY No | ATTACHED TYPE Detached |
| PARKING TYPE Attached Garage; 3 spaces | STORIES 2 | UNITS 1 |
| EXTERIOR REPAIRS \$0 | INTERIOR REPAIRS N/A | TOTAL REPAIRS \$0 |

Condition & Marketability

| | | |
|---|--------|---|
| CONDITION | ✓ Good | Subject appears average from the exterior visual inspection and conforms to the neighborhood. |
| SIGNIFICANT REPAIRS NEEDED | ✓ No | NONE NOTED |
| CURRENT ZONING VIOLATIONS/ POTENTIAL ZONING CHANGES | ✓ No | NONE NOTED |
| SUBJECT CONFORMITY TO NEIGHBORHOOD (QUALITY, AGE, STYLE, & SIZE) | ✓ Yes | Subject property conforms with other homes of similar design, age and condition in the immediate neighborhood |
| AVERAGE CONDITION OF NEIGHBORING PROPERTIES | ✓ Good | Neighborhood appears average overall. Average size homes with basic features and basic amenities. |
| BOARDED OR VACANT PROPERTIES NEAR SUBJECT | ✓ No | NONE NOTED |
| SUBJECT NEAR POWERLINES | ✓ No | NONE NOTED |
| SUBJECT NEAR RAILROAD | ✓ No | NONE NOTED |
| SUBJECT NEAR COMMERCIAL PROPERTY | ✓ No | NONE NOTED |

Property Condition Inspection - Cont.

 Provided by
Onsite Inspector

Condition & Marketability - cont.

| | | | |
|-----------------------------------|---|------|-------------------------------|
| SUBJECT IN FLIGHT PATH OF AIRPORT | ✓ | No | NONE NOTED |
| ROAD QUALITY | ✓ | Good | APPEARS ADEQUATELY MAINTAINED |
| NEGATIVE EXTERNALITIES | ✓ | No | NONE NOTED |
| POSITIVE EXTERNALITIES | ✓ | No | NONE NOTED |

Repairs Needed

Exterior Repairs

| ITEM | COMMENTS | COST |
|------------------------|----------|------|
| Exterior Paint | - | \$0 |
| Siding/Trim Repair | - | \$0 |
| Exterior Doors | - | \$0 |
| Windows | - | \$0 |
| Garage /Garage Door | - | \$0 |
| Roof/Gutters | - | \$0 |
| Foundation | - | \$0 |
| Fencing | - | \$0 |
| Landscape | - | \$0 |
| Pool /Spa | - | \$0 |
| Deck/Patio | - | \$0 |
| Driveway | - | \$0 |
| Other | - | \$0 |
| TOTAL EXTERIOR REPAIRS | | \$0 |

Agent / Broker

| ELECTRONIC SIGNATURE | LICENSE # | NAME | COMPANY | INSPECTION DATE |
|-----------------------------|------------------|---------------|---------------------------|------------------------|
| /John Holladay/ | 01397810 | John Holladay | ReMax Gold Coast Realtors | 09/30/2020 |