

RABIDEAU LAW BRIEF

T O W N O F P A L M B E A C H

SEPTEMBER 2017



Advertisement

RABIDEAU LAW

PALM BEACH - TORONTO

REAL ESTATE | LAND USE | FINANCE | CROSS BORDER | BUSINESS FORMATION

THE RABIDEAU LAW BRIEF PROVIDES INSIGHT INTO THE REAL ESTATE TRANSACTIONS AND TRENDS AFFECTING THE TOWN OF PALM BEACH.



REFERENCES

Town of Palm Beach Building Division, <http://www.townofpalmbeach.com>

Town of Palm Beach Town Council, <http://www.townofpalmbeach.com>

Town of Palm Beach Architectural Commission (ARCOM), <http://www.townofpalmbeach.com>

Town of Palm Beach Landmarks Preservation Commission, <http://www.townofpalmbeach.com>

Palm Beach County Clerk of the Court, <http://www.mypalmbeachclerk.com>

Realtors® Association of the Palm Beaches Multiple Listings Service, <http://www.flexmls.com>

Palm Beach Daily News, <http://www.palmbeachdailynews.com>

Palm Beach County Appraisers Office - <http://pbcgov.com/papa/>

Palm Beach Board of Realtors Multiple Listing Service - <https://pbb.flexmls.com>

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REAL ESTATE HIGHLIGHT: SINGLE FAMILY HOMES

\$13M FOR RENOVATED MAURICE FATIO LANDMARKED ESTATE

3 RESIDENTIAL SALES BRING NEARLY \$9M EACH—5 NEW LISTINGS PRICED OVER \$8M

August's real estate activity brightens the summer market with 11 Single Family Homes selling in the \$1M-plus category. The priciest closed for \$13.1 million with Laurence Moens of Lawrence A. Moens Real Estate representing the buyer and Kristina Gustafson representing the seller of the Maurice Fatio designed landmarked estate at 822 South County Road. Additionally, three Single Family Homes each closed near \$9 million. Christian Angle of Christian Angle Real Estate listed and sold a Mediterranean estate at 137 Woodbridge for \$8.9 million and also listed the Bello Lido Intracoastal property at 1280 North Lake Drive. James McCann of the Corcoran Group represented the buyer of the Bello Lido property and the sale closed for \$8.75 million. A contemporary estate at private Chateaux Drive also sold for \$8.75 million. Cristina Condon of Sotheby's International Realty listed the property and Dana Koch of The Corcoran Group represented the buyer.

Christian Angle also listed seven of the 19 New-To-The-Market properties in the \$1M-plus category. The following five properties were all priced over \$8 million: Christian Angle's three residential lot listings at 89 Middle Road entered the market at \$14.5 million, \$10.9 million and \$9 million, his double-lot estate at 200 Esplanade Way was listed for \$8.3 million, and Todd Peter of Sotheby's International Realty's listing of the modern regency estate at 742 North Lake Way was priced at \$8.4 million.

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SINGLE FAMILY HOMES

LARGEST SINGLE FAMILY HOME SALE - LAST MONTH

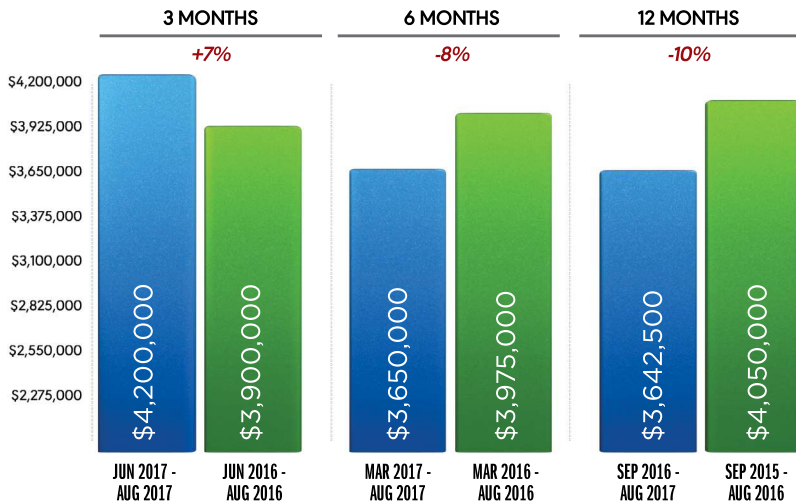
ADDRESS	SOLD PRICE	MONTH/YEAR	LISTING AGENT/ AGENCY	SELLING AGENT/ AGENCY	DAYS ON MARKET	LIVING SQ. FT.
822 S. County Road	\$13,100,000	Aug-17	KRISTINA GUSTAFSON <i>Southfields Real Estate</i>	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	306	11,006

TOP 10 LARGEST SINGLE FAMILY HOME SALES - LAST 12 MONTHS

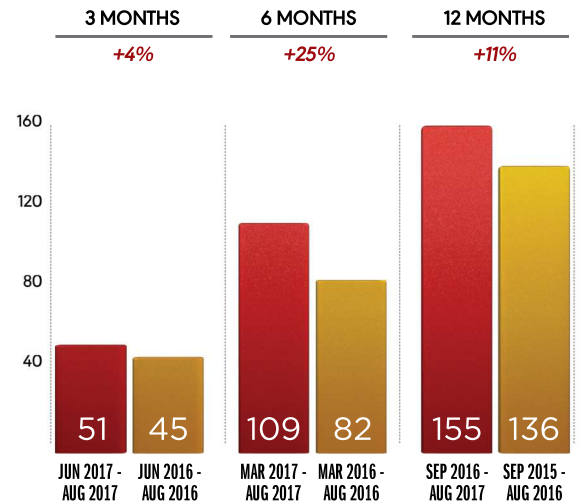
ADDRESS	SOLD PRICE	MONTH/YEAR	LISTING AGENT/ AGENCY	SELLING AGENT/ AGENCY	DAYS ON MARKET	LIVING SQ. FT.
1290 S. Ocean Blvd.	\$85,000,000	Jan-17	UNKNOWN	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	PRIVATE SALE	6,318
60 Blossom Way	\$77,060,000	Apr-17	UNKNOWN	UNKNOWN	PRIVATE SALE	18,452
101 Indian Road	\$49,000,000	Feb-17	CRISTINA CONDON <i>Sotheby's International Realty</i>	CHRISTIAN ANGLE <i>Christian Angle Real Estate</i>	76	18,300
6 Ocean Lane	\$37,000,000	Sep-16	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	SUSAN TURNER <i>Waterfront Properties</i>	181	12,747
640 S. Ocean Blvd.	\$36,149,781	Jun-17	CRISTINA CONDON <i>Sotheby's International Realty</i>	MAUREEN WOODWARD <i>Brown Harris Stevens</i>	194	11,735
515 N. County Lane	\$34,344,900	Nov-16	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	PRIVATE SALE	43,279
100 Casa Bendita	\$34,000,000	May-17	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	LINDA GARY <i>Linda A. Gary Real Estate</i>	178	10,582
225 Indian Road	\$32,000,000	Feb-17	SUZANNE FRISBIE <i>The Corcoran Group</i>	SUZANNE FRISBIE <i>The Corcoran Group</i>	SPEC HOME	12,445
1330 S. Ocean	\$31,590,000	Apr-17	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	LINDA GARY <i>Linda A. Gary Real Estate</i>	147	12,101
8 S. Lake Trail	\$27,000,000	May-17	TONI HOLLIS <i>The Fite Group</i>	CHRIS DEITZ <i>The Fite Group</i>	PRIVATE SALE	9,918

PALM BEACH AT A GLANCE - SINGLE FAMILY HOMES

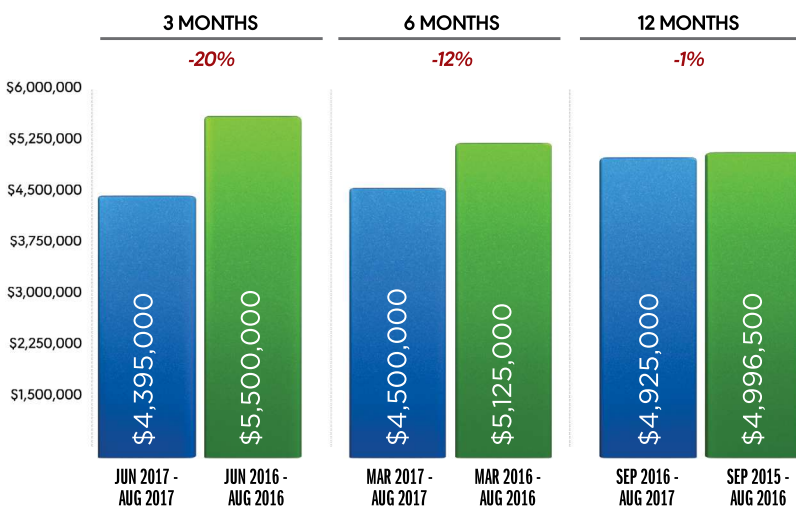
MEDIAN SOLD PRICE* CURRENT YEAR VS. PRIOR YEAR



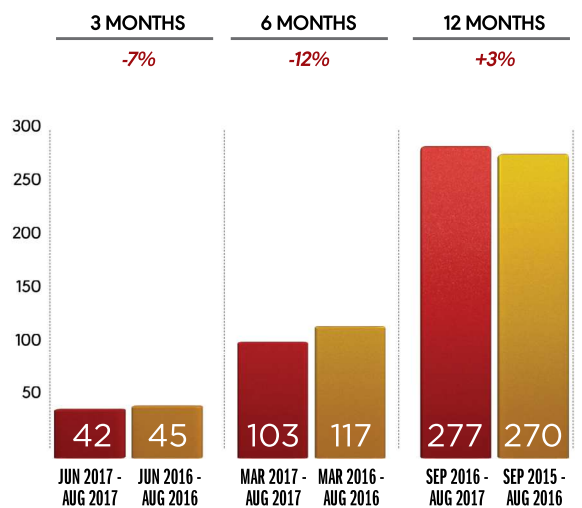
TOTAL HOMES SOLD* CURRENT YEAR VS. PRIOR YEAR



MEDIAN LIST PRICE* CURRENT YEAR VS. PRIOR YEAR



TOTAL HOMES LISTED* CURRENT YEAR VS. PRIOR YEAR



* \$1 MILLION AND ABOVE

SINGLE FAMILY HOME SALES - AUGUST 2017*

ADDRESS	SOLD PRICE	LISTING AGENT/AGENCY	SELLING AGENT/AGENCY	DAYS ON MARKET	LIVING SQ. FT.
822 S. County Road	\$13,100,000	KRISTINA GUSTAFSON <i>Southfields Real Estate</i>	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	258	11,006
137 Woodbridge Road	\$8,900,000	CHRISTIAN ANGLE <i>Christian Angle Real Estate</i>	CHRISTIAN ANGLE <i>Christian Angle Real Estate</i>	294	7,377
1280 N. Lake way	\$8,750,000	CHRISTIAN ANGLE <i>Christian Angle Real Estate</i>	JAMES MCCANN <i>The Corcoran Group</i>	58	3,161
125 Chateaux Drive	\$8,750,000	CRISTINA CONDON <i>Sotheby's International Realty</i>	PAULETTE KOCH <i>The Corcoran Group</i>	520	5,108
1221 N. Lake Way	\$5,900,000	BURTON MINKOFF <i>The Corcoran Group</i>	AUSTIN MCGURK <i>Brown Harris Stevens</i>	480	3,090
220 Eden Road	\$4,750,000	LYNN WARREN <i>Sotheby's International Realty</i>	UNKNOWN	77	4,121
110 Via Vizcaya	\$2,800,000	JEFF CLONINGER <i>Sotheby's International Realty</i>	JEFF CLONINGER <i>Sotheby's International Realty</i>	608	3,616
251 Orange Grove Road	\$2,525,000	CRISTA RYAN <i>Tina Fanjul Associates</i>	KOURTNEY PULTZER <i>Sotheby's International Realty</i>	116	1,837
201 Sandford Ave.	\$2,278,300	ANTONINA BRAWNER <i>South Florida Lifestyles Realty</i>	ANTONINA BRAWNER <i>South Florida Lifestyles Realty</i>	245	2,470
258 Country Club Road	\$2,225,000	MAHNAZ WHELTON <i>Sotheby's International Realty</i>	ANDREW THOMKA-GAZDIK <i>Sotheby's International Realty</i>	71	2,185
213 Park Ave.	\$1,450,000	ROSALIND CLARKE <i>The Corcoran Group</i>	DANA KOCH <i>The Corcoran Group</i>	253	1,877

SINGLE FAMILY HOMES - NEW TO THE MARKET - AUGUST 2017*

ADDRESS	LIST PRICE	LISTING AGENT/AGENCY	MLS NUMBER	LIVING SQ. FT.
89 Middle Road, Lot E	\$14,495,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10355916	LOT
89 Middle Road, Lot B	\$10,900,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10355904	LOT
200 Esplanade Way	\$8,995,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10315560	5,305
742 N. Lake Way	\$8,395,000	TODD PETER— <i>Sotheby's International Realty</i>	RX-10356921	4,768
89 Middle Road, Lot C	\$8,250,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10355908	LOT
110 Indian Road	\$7,495,000	HEATHER BRETZLAFF— <i>The Corcoran Group</i>	RX-10359546	5,100
89 Middle Road, Lot A	\$6,895,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10355898	LOT
3498 S. Ocean Blvd.	\$5,300,000	KIM RICH— <i>Sotheby's International Realty</i>	PBB: 17-1814	2,844
215 Seabreeze Ave.	\$5,295,000	CRIS CONDON— <i>Sotheby's International Realty</i>	RX-10356259	2,795
120 Seagate Road	\$4,985,000	ELIZABETH DEWOODY— <i>The Corcoran Group</i>	RX-10356094	3,477
145 Kings Road	\$4,950,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10362770	4,952
665 N. Lake Way	\$4,795,000	TRINA LANE— <i>The Fite Group</i>	PBB: 17-1646	3,361
165 Seaspray Ave.	\$4,500,000	JOYCE MCLEARY— <i>Brown Harris Stevens</i>	PBB: 17-1804	4,465
235 Atlantic Ave.	\$4,495,000	CRIS CONDON— <i>Sotheby's International Realty</i>	RX-10356244	3,638
215 Arabian Road	\$4,395,000	JAMES MCCANN— <i>The Corcoran Group</i>	RX-10362782	4,092
167 Seaview Ave.	\$4,295,000	LINDA OLSSON— <i>Linda R. Olsson, Inc.</i>	RX-10358116	2,460
2227 Ibis Isle Road, E	\$3,395,000	TARA PEARL— <i>Palm Beach Real Estate</i>	RX-10359690	5,184
240 Pendleton Ave.	\$2,595,000	CHRISTIAN ANGLE— <i>Christian Angle Real Estate</i>	RX-10355219	2,461
232 Cherry Lane	\$1,995,000	ELIZABETH CLECKNER— <i>The Corcoran Group</i>	PBB: 17-1733	LOT

* \$1 MILLION AND ABOVE
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REAL ESTATE HIGHLIGHT: CONDO/CO-OP/TOWNHOUSES

BREAKERS' PENTHOUSE/CABANA SALE BRINGS \$7M

BELLARIA LUXURY PENTHOUSE WITH 2 WATERFRONT VIEWS ENTERS MARKET AT \$9M

The August market of luxury Condo/Co-op/Townhouses picks up with 10 closings and 12 New-To-The-Market properties in the \$1M-plus category. The highest transaction of the month was the private sale of Penthouse 2 and Cabana 10 at 2 N. Breakers Row, bringing \$6.6 million which was also a Top 10 sale of the last 12 months. Other notable mentions include three \$3 million plus sales. James McCann of The Corcoran Group was the listing agent for an Adams House property at 423 Chilean Avenue which sold for \$3.6 million, Christian Angle of Christian Angle Real Estate listed a Royal Park property at 229 Chilean which sold for \$3.4 million with Adam Zimmerman of Douglas Elliman representing the buyer, and a sale of combination units 501S, 503S and 508S of the Twenty Six Hundred Condo building closed for \$3.2 million.

John Campbell of The Corcoran Group uplifted the month's average listing price with his \$8.8 million price of Penthouse 7 at 3000 South Ocean, a luxury oceanfront penthouse at Bellaria Condominiums. New listings picked up in August as compared to July, at 13 vs. four, while the amount for the last three months at 33 is close to the same period of the previous year at 34. While the average selling price stayed about the same for the last three and six month periods with only 1% and -1% changes, the average price for the last 12-month period is at an increase of 8%, at \$2 million.

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CONDO/CO-OP/TOWNHOUSE

LARGEST CONDO/CO-OP/TOWNHOUSE SALE - LAST MONTH

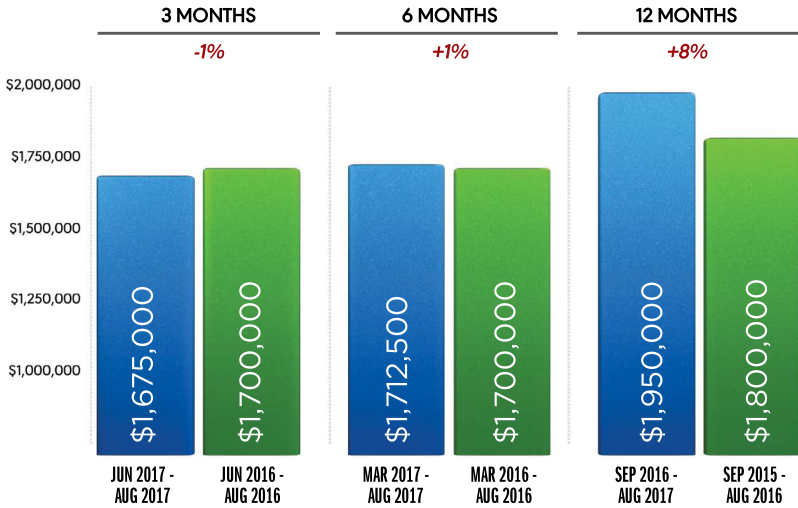
ADDRESS	SOLD PRICE	LISTING AGENT/AGENCY	SELLING AGENT/AGENCY	DAYS ON MARKET	LIVING SQ. FT.
2 N. Breakers Row, NPH2	\$6,625,000	UNKNOWN	UNKNOWN	PRIVATE SALE	3,401

TOP 10 LARGEST CONDO/CO-OP/TOWNHOUSE SALES - LAST 12 MONTHS

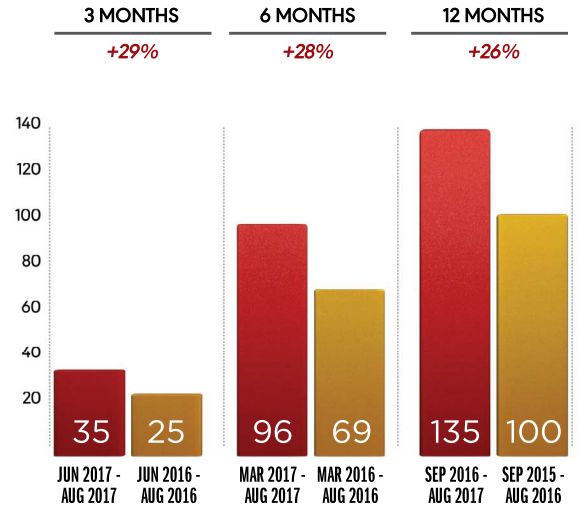
ADDRESS	SOLD PRICE	MONTH/YEAR	LISTING AGENT/AGENCY	SELLING AGENT/AGENCY	DAYS ON MARKET	LIVING SQ. FT.
2 N. Breakers Row, S44	\$15,500,000	Mar-17	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	147	3,761
2 N. Breakers Row, C14	\$15,500,000	Mar-17	UNKNOWN	UNKNOWN	PRIVATE SALE	1,714
102 Gulfstream Road	\$13,900,000	Sep-16	UNKNOWN	UNKNOWN	PRIVATE SALE	6,531
150 Bradley Place, 1101	\$7,000,000	May-17	TARA PEARL <i>Palm Beach Real Estate</i>	VICTORIA BAKER <i>Sotheby's International Realty</i>	PRIVATE SALE	2,462
230 Brazilian Ave.	\$6,850,000	Apr-17	BETSEY HALL <i>Hall Real Estate</i>	BETSEY HALL <i>Hall Real Estate</i>	97	4,671
2 N. Breakers Row, N42	\$6,798,000	Nov-16	CAROLE KOEPEL <i>Sotheby's International Realty</i>	CRISTINA CONDON <i>Sotheby's International Realty</i>	230	3,020
2 N. Breakers Row, NPH2	\$6,625,000	Aug-17	UNKNOWN	UNKNOWN	PRIVATE SALE	3,401
101 Worth Ave., 5C	\$6,400,000	Apr-17	PAULETTE KOCH <i>The Corcoran Group</i>	PAULETTE KOCH <i>The Corcoran Group</i>	226	4,150
120 Sunset Ave., 4C	\$6,250,000	Apr-17	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	LAWRENCE MOENS <i>Lawrence A. Moens Associates</i>	153	3,200
180 Sunset Ave.	\$5,650,000	Jan-17	TONI HOLLIS <i>The Fite Group</i>	TONI HOLLIS <i>The Fite Group</i>	854	4,724

PALM BEACH AT A GLANCE - CONDO/CO-OP/TOWNHOUSES

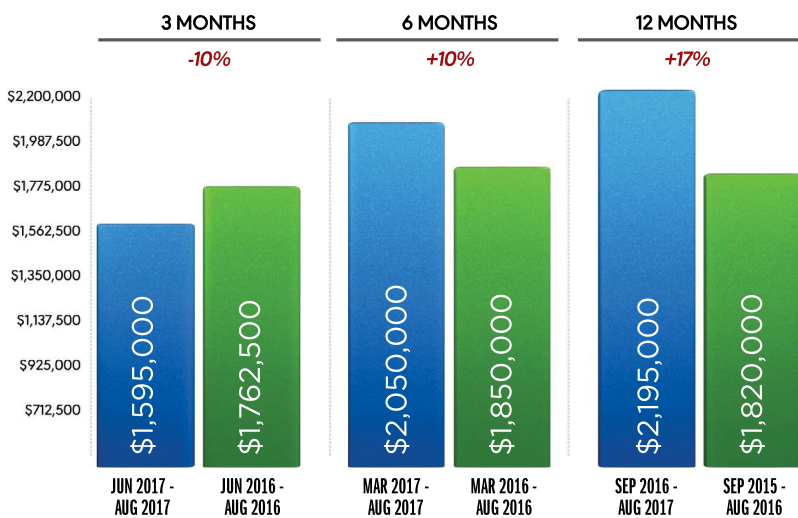
MEDIAN SOLD PRICE* CURRENT YEAR VS. PRIOR YEAR



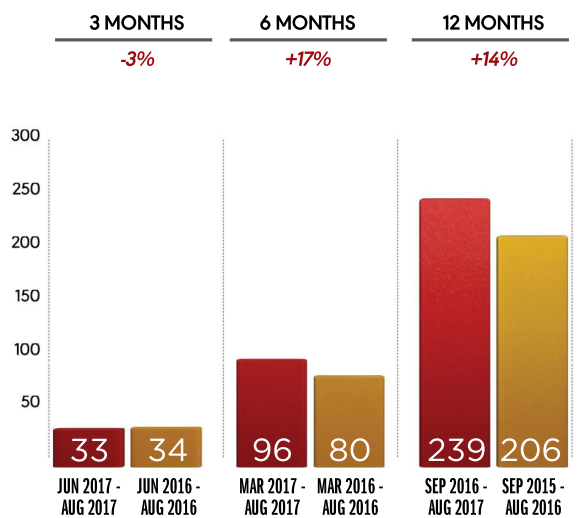
TOTAL CONDOS SOLD* CURRENT YEAR VS. PRIOR YEAR



MEDIAN LIST PRICE* CURRENT YEAR VS. PRIOR YEAR



TOTAL CONDOS LISTED* CURRENT YEAR VS. PRIOR YEAR



* \$1 MILLION AND ABOVE
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CONDO/CO-OP/TOWNHOUSE SALES – AUGUST 2017

ADDRESS	SOLD PRICE	LISTING AGENT/AGENCY	SELLING AGENT/AGENCY	DAYS ON MARKET	LIVING SQ. FT.
2 N. Breakers Row, PH2	\$6,625,000	UNKNOWN	UNKNOWN	PRIVATE SALE	3,401
423 Chilean Ave.	\$3,582,000	JAMES MCCANN <i>The Corcoran Group</i>	UNKNOWN	32	4,282
229 Chilean Ave.	\$3,400,000	CHRISTIAN ANGLE <i>Christian Angle Real Estate</i>	ADAM ZIMMERMAN <i>Douglas Elliman</i>	278	3,384
2600 S. Ocean Blvd., 501S/503S/508S	\$3,200,000	UNKNOWN	UNKNOWN	PRIVATE SALE	4,231
400 S. Ocean Blvd., 2230	\$1,700,000	UNKNOWN	UNKNOWN	PRIVATE SALE	1,716
170 N. Ocean Blvd., 505 & 507	\$1,700,000	DANA KOCH <i>The Corcoran Group</i>	DIANE CUNNINGHAM <i>The Fite Group</i>	261	2,500
330 S. Ocean Blvd., E1	\$1,675,000	KIM RAICH <i>Sotheby's International Realty</i>	LIZ SCHULER <i>Sotheby's International Realty</i>	100	1,996
2660 S. Ocean Blvd., 702S	\$1,525,000	HELENE SIDEL <i>Tina Fanjul Associates</i>	CAROL SOLLAK <i>Engel & Volkers</i>	39	1,900
2100 S. Ocean Blvd., 603S	\$1,045,000	ROSEMARY ELIAS <i>Re/Max Ocean Properties</i>	UNKNOWN	16	2,494
3440 S. Ocean Blvd., 303S	\$1,025,000	SUSAN FISHER <i>Atlantic Florida Properties</i>	ANA GUERRA <i>Lang Realty</i>	162	2,131

CONDO/CO-OP/TOWNHOUSES NEW TO THE MARKET - AUGUST 2017*

ADDRESS	LIST PRICE	LISTING AGENT/AGENCY	MLS NUMBER	LIVING SQ. FT.
3000 S. Ocean Blvd., PH 7	\$8,750,000	JOHN CAMPBELL <i>The Corcoran Group</i>	RX-10359515	5,067
150 Bradley Place, 106	\$4,990,000	CRIS CONDON <i>Sotheby's International Realty</i>	RX-10356251	4,191
269 Everglade Ave.	\$2,300,000	CAROLE RUHLMAN <i>Sotheby's International Realty</i>	RX-10356251	3,127
389 S. Lake Drive, PH E	\$1,850,000	CRIS CONDON <i>Sotheby's International Realty</i>	PBB: 17-1811	2,002
2660 S. Ocean Blvd., 204S	\$1,800,000	STEVEN PRESSON <i>The Corcoran Group</i>	RX-10362995	2,606
130 Sunrise Ave., 503	\$1,595,000	DANA KOCH <i>The Corcoran Group</i>	RX-10363530	1,673
127 Peruvian Ave., 205	\$1,500,000	W. PETER MAHLER <i>Wilshire International Realty</i>	PBB: 17-1760	1,973
130 Sunrise Ave., 310	\$1,495,000	DANA KOCH <i>The Corcoran Group</i>	RX-10360072	1,673
2100 S. Ocean Blvd., 307S	\$1,345,000	CRIS CONDON <i>Sotheby's International Realty</i>	RX-10356718	2,385
130 Sunrise Ave., 206	\$1,200,000	BILL KIRK <i>Douglas Elliman</i>	RX-10361054	1,580
3543 S. Ocean Blvd., 107	\$1,175,000	TONI HOLLIS <i>The Fite Group</i>	RX-10360756	1,420
3120 S. Ocean Blvd., 101	\$1,125,000	MARYANN CHOPP <i>Sotheby's International Realty</i>	RX-10363160	2,570

LAND USE/CONSTRUCTION HIGHLIGHT

PERMITS PULLED FOR EVERGLADES CLUB & PALM BEACH GRILL RENOVATIONS

LARGE-SCALE PERMITS DOUBLE—FROM 13 ISSUED IN JULY TO 26 ISSUED IN AUGUST

The Town of Palm Beach Building Division issued 62 permits for \$100K-plus projects during the last three months for a total valuation of \$32 million, a 30% decrease as compared to the same period of the previous year. The permit with the highest valuation in August was an \$875 thousand valuation permit for a Commercial Alteration pulled by Dossdourian Enterprises for structural renovation of the Everglades Club. Two permits with \$800 thousand valuations each were issued to Brodson Construction for the Palm Beach Grill's new Honor Bar and Janssen Construction for Residential New Construction at 232 Colonial Lane.

There were 62 Land Use Applications presented to the Town Council during the last three months as compared to 47 the previous year. Of the three types of applications, Site Plan Reviews, Special Exceptions and Variances, the most significant increase occurred in the number of Special Exception applications which more than doubled at 15 vs. seven the previous year; Site Plan Review applications increased by 30% at 15 vs. ten.

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LAND USE/CONSTRUCTION

LARGEST BUILDING PERMIT ISSUED LAST MONTH - AUGUST 2017*

TYPE	ADDRESS	VALUE	CONTRACTOR	ARCHITECT
Commercial Alteration	356 Worth Ave.	\$875,000	Dossdourian Enterprises	Brasseur & Drobot

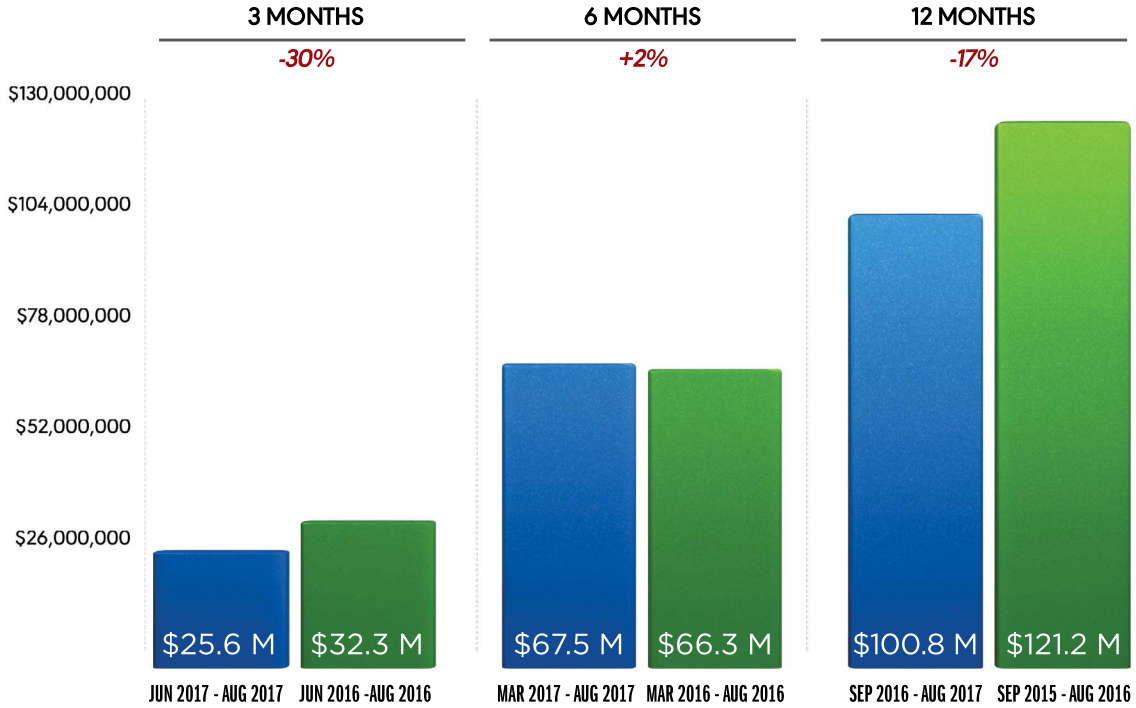
TOP 10 LARGEST BUILDING PERMITS ISSUED - LAST 12 MONTHS*

ADDRESS	VALUE	MONTH/YEAR	CONTRACTOR	ARCHITECT
2800 S Ocean Blvd.	\$11,255,825	Oct-16	Coastal Construction Company	Leo A. Daily
1300 S. Ocean Blvd.	\$6,395,000	Apr-17	Woolems Inc.	Allan Shope Architect
0 Four Arts Plaza	\$4,000,000	Jun-17	Conkling & Lewis Construction	Kirchhoff & Associates
100 Sunrise Ave.	\$3,967,755	May-17	Structural Preservation System	UNKNOWN
1610 N. Ocean Blvd.	\$3,640,619	Nov-16	Straticon LLC	Dailey Janssen Architects
520 Island Drive	\$2,500,000	Feb-17	Rogers General Contracting	Dailey Janssen Architects
1 S. County Road	\$1,878,750	May-17	The Weitz Company	Peacock + Lewis
340 Royal Poinciana Way	\$1,800,000	Jun-17	Dickinson Cameron Construction	Glidden Spina + Partners
608 Island Drive	\$1,746,225	Sep-16	Malasky Homes Inc.	Malasky Homes Inc.
212 Coral Lane	\$1,606,375	Apr-17	PDC Development Corp.	Marsh & Associates, In

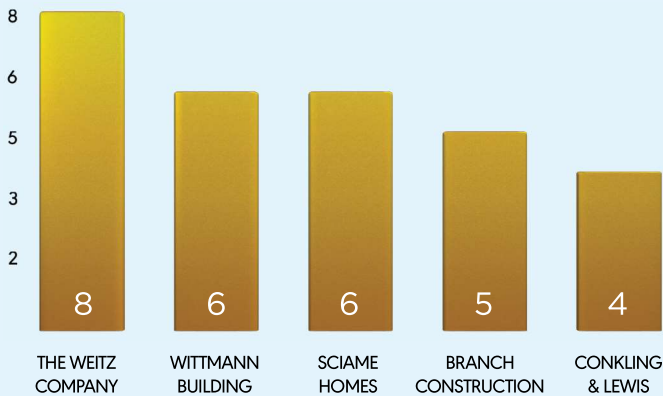
*PERMITS: RESIDENTIAL NEW CONSTRUCTION, RESIDENTIAL ALTERATION, COMMERCIAL NEW CONSTRUCTION, COMMERCIAL ALTERATION

LAND USE/CONSTRUCTION

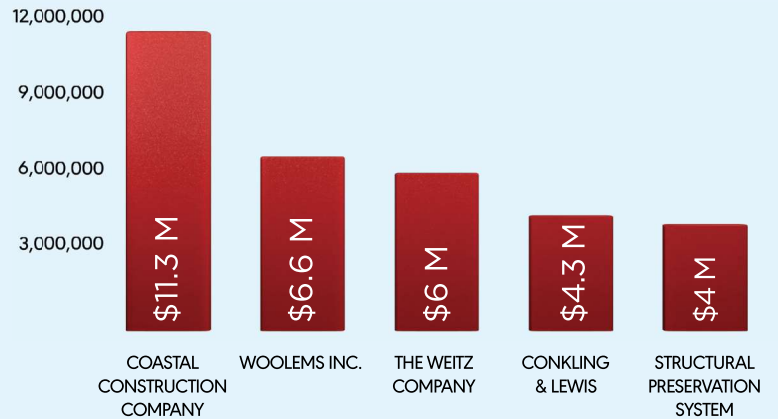
BUILDING PERMITS OVER \$100K*



TOP 5 CONTRACTORS BY VOLUME OF PERMITS - LAST 12 MONTHS*
(SEPTEMBER 2016 - AUGUST 2017)



TOP 5 CONTRACTORS BY VALUE OF PERMITS - LAST 12 MONTHS*
(SEPTEMBER 2016 - AUGUST 2017)

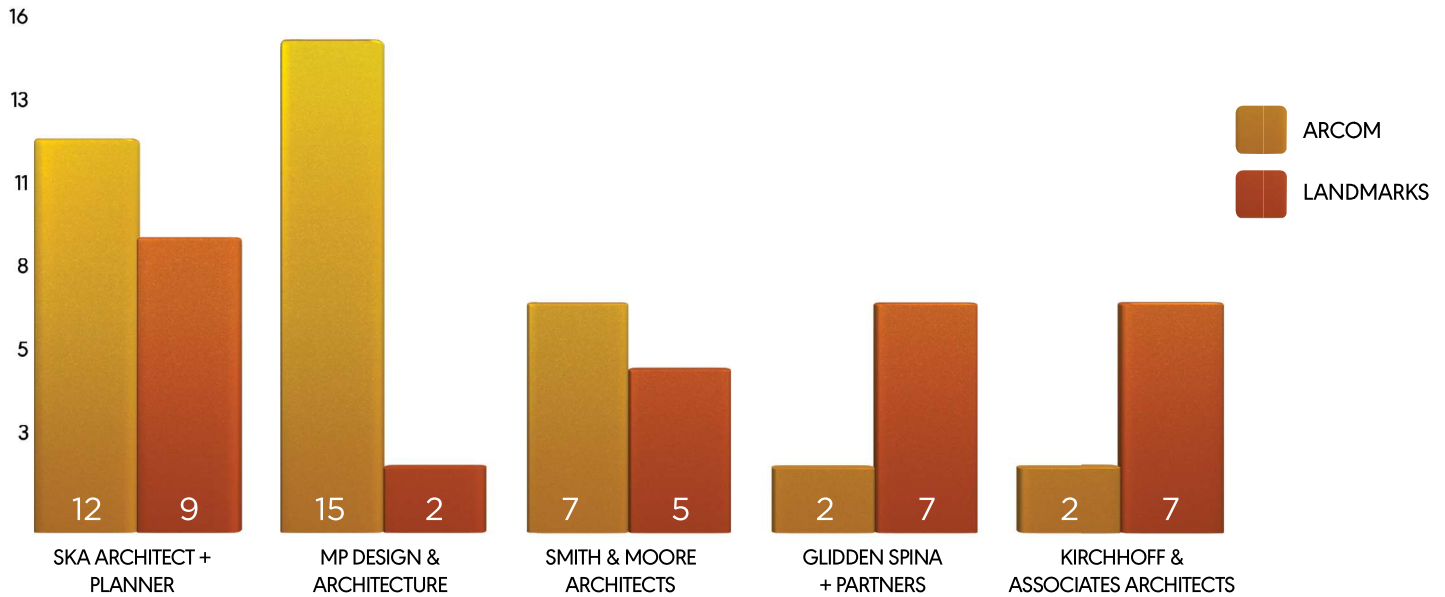


* RESIDENTIAL NEW CONSTRUCTION, RESIDENTIAL ALTERATION, COMMERCIAL NEW CONSTRUCTION, AND COMMERCIAL ALTERATION BUILDING PERMITS OF \$100,000 AND OVER

LAND USE/CONSTRUCTION

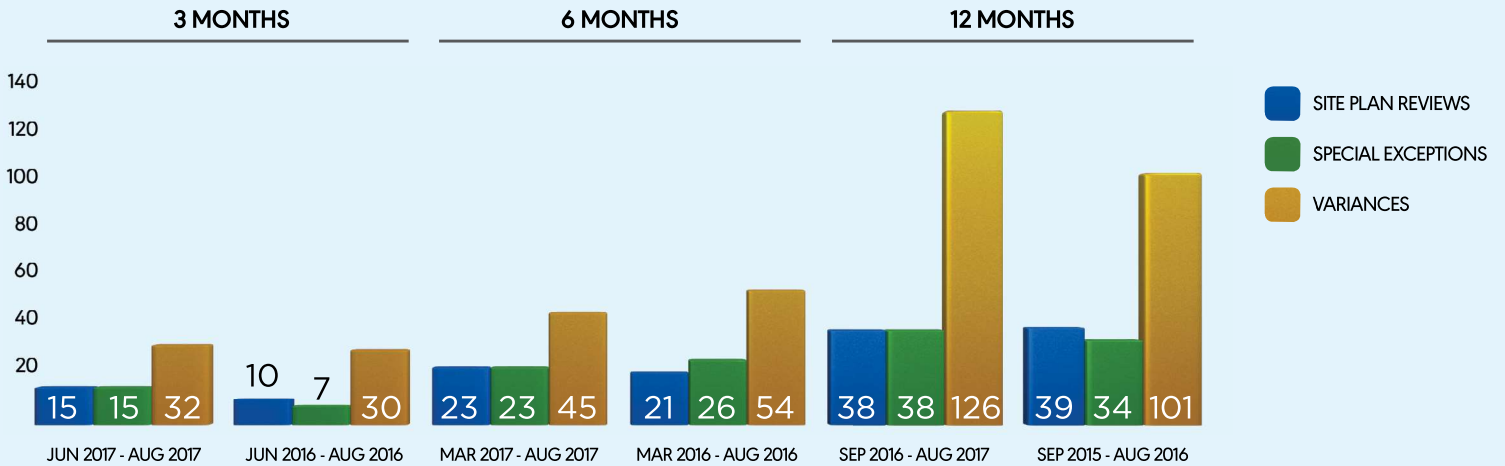
TOP 5 ARCHITECTS FOR APPEARANCES BEFORE ARCOM AND LANDMARKS*

(CURRENT YEAR: SEPTEMBER 2016 - AUGUST 2017)



TOTAL LAND USE APPLICATIONS

(CURRENT VS PRIOR YEAR)



* INITIAL APPEARANCES NOT INCLUDING LANDSCAPE AND HARDSCAPE APPEARANCES

RABIDEAU LAW

PALM BEACH - TORONTO

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ONLINE RESOURCES

Beach Access: www.rabideau-law.com/beach-access/

Rabideau Law Million Dollar Mortgage Brief - Palm Beach County: www.rabideau-law.com/million-dollar-mortgage-brief/

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