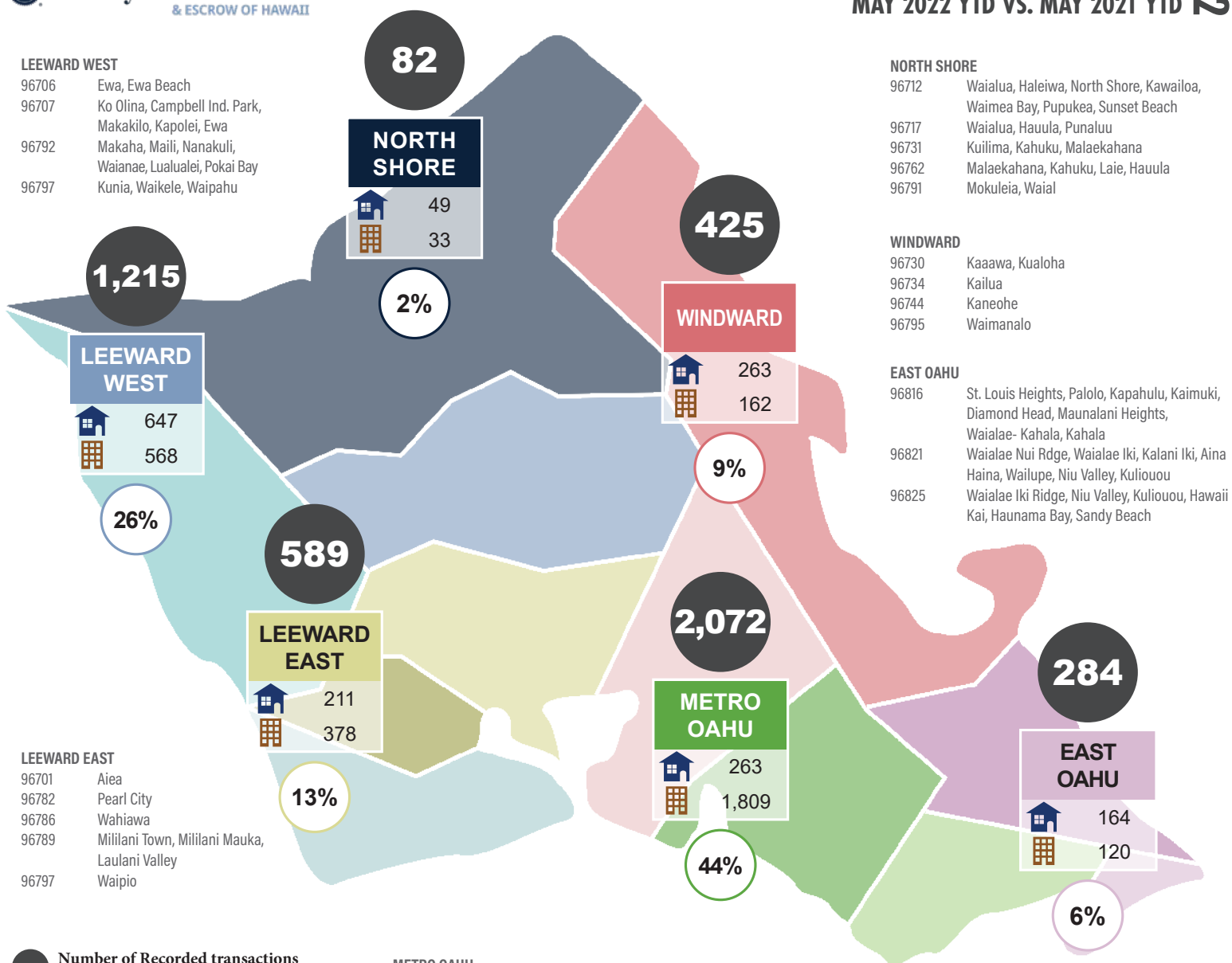


OAHU REAL ESTATE REPORT



OAHU | MAY 2022

MAY 2022 YTD VS. MAY 2021 YTD



Number of Recorded transactions from May 1, 2022 – May 31, 2022

Single Family Homes

Condominiums

% of Closed Sales by Districts through May 31, 2022

*Source: <https://www.hicentral.com/market-press-releases.php>

METRO OAHU

96813 Nuuanu, Chinatown, Downtown, Punchbowl, Pauoa, Makiki, Pacific Heights, Kinau, Ward, Kakaako, Ala Moana, Kapiolani, Moiliili, Waikiki
 96814 McCully (Ward Ave. - Kalakaua Ave.), Punchbowl, Pawaa, Makiki, Kapio, Kinau, Ward, Kakaako, Holiday Mart, Ala Moana, Waikiki
 96815 Holiday Mart, Ala Moana, Waikiki, Kapahulu, Diamond Head
 96817 Kalihi, Dillingham, Palama, Chinatown, Downtown, Alewa, Kapalama, Liliha, Kuakini, Makiki, Nuuanu, Kamehameha Heights, Dowsett, Old Pali, Puunui
 96818 Halawa, Salt Lake, Aliamanu, Foster Village
 96819 Salt Lake, Moanalua, Moanalua Gardens, Moanalua Valley, Kalihi Valley, Kapalama
 96822 Makiki, Punchbowl, Punahou, Manoa, Ala Moana, Kapiolani, Moiliili
 96826 Makiki, Punahou, Kapiolani, Manoa, McCully, Pawaa, Moiliili, Kapahulu, St. Louis, University, Waikiki, Waialae Nui Valley, Diamond Head

	% OF CLOSINGS	# OF UNITS RECORDED			MEDIAN PRICE		
SINGLE FAMILY HOMES	34%	1,597	▼	-6%	\$1,115,000	▲	19%
CONDOMINIUM	66%	3,070	▲	13%	\$510,000	▲	12%
OAHU TOTAL SALES		4,667	▲	6%			

Yvonne Ahsing | Daniele Leong | Kerra Wong | Daisy Su | David Palk | Mandy Marumoto | Henson Balais | Kai Li Woolworth | Kristina Piasecki | Jasmine Bishaw | Kalina Goulette

KAHALA 808-380-6767 | DOWNTOWN 808-536-0404 | PEARLRIDGE 808-485-0505 | KAILUA 808-230-8080 | KAPOLEI 808-380-3640

OVER 150+ YEARS OF COMBINED EXPERIENCE

OAHU REAL ESTATE REPORT



OAHU | MAY 2022
MAY 2022 VS. MAY 2021

SINGLE FAMILY HOMES May 2022 vs. May 2021

HOME
SALES
344
DOWN 15%
VS 2021 (405)

MEDIAN
SALES PRICE
\$1,153,500
UP 18%
VS 2021 (\$978,000)

MEDIAN
DAY ON THE
MARKET
10
UP 25%
VS 2021 (8)

TOP 10 # OF SALES BY NEIGHBORHOOD

Single Family Homes	2022	2021	% Change
Ewa Plain	72	79	-9%
Kailua - Waimanalo	40	42	-5%
Makaha - Nanakuli	27	30	-10%
Mililani	24	15	60%
Waipahu	23	22	5%
Kaneohe	17	23	-26%
Pearl City - Aiea	16	23	-30%
Kapahulu - Diamond Head	15	23	-35%
Makiki - Moiliili	14	19	-26%
Hawaii Kai	13	22	-41%

SINGLE FAMILY HOMES

	Number of Sales MAY 2022 vs. MAY 2021			Median Sales Price MAY 2022 vs. MAY 2021		
	2022	2021	% Change	2022	2021	% Change
Aina Haina - Kuliuouou	7	12	-42%	\$2,330,000	\$1,777,500	31%
Ala Moana - Kakaako	2	2	0%	\$1,437,500	\$841,000	71%
Downtown - Nuuanu	10	13	-23%	\$1,364,500	\$1,200,000	14%
Ewa Plain	72	79	-9%	\$940,250	\$860,000	9%
Hawaii Kai	13	22	-41%	\$1,485,000	\$1,538,000	-3%
Kailua - Waimanalo	40	42	-5%	\$1,620,000	\$1,467,500	10%
Kalihi - Palama	11	12	-8%	\$1,050,000	\$880,000	19%
Kaneohe	17	23	-26%	\$1,280,000	\$1,011,000	27%
Kapahulu - Diamond Head	15	23	-35%	\$1,200,000	\$1,200,000	0%
Makaha - Nanakuli	27	30	-10%	\$740,000	\$647,000	14%
Makakilo	12	10	20%	\$922,500	\$835,000	10%
Makiki - Moiliili	14	19	-26%	\$1,940,000	\$1,350,000	44%
Mililani	24	15	60%	\$1,110,000	\$925,000	20%
Moanalua - Salt Lake	7	6	17%	\$1,201,000	\$1,139,500	5%
North Shore	8	21	-62%	\$2,075,000	\$1,340,000	55%
Pearl City - Aiea	16	23	-30%	\$1,162,500	\$942,000	23%
Wahiawa	10	6	67%	\$942,500	\$798,500	18%
Waialae - Kahala	10	10	0%	\$3,220,000	\$2,336,155	38%
Waikiki	0	1	-100%	-	\$1,075,000	-
Waipahu	23	22	5%	\$1,050,000	\$864,500	21%
Windward Coast	6	14	-57%	\$1,435,000	\$910,750	58%
SUMMARY	344	405	-15%	\$1,153,500	\$978,000	18%

CONDOMINIUM May 2022 vs. May 2021

HOME
SALES
688
UP 15%
VS 2021 (598)

MEDIAN
SALES PRICE
\$516,500
UP 13%
VS 2021 (\$457,750)

MEDIAN
DAY ON THE
MARKET
10
DOWN -17%
VS 2021 (12)

TOP 10 # OF SALES BY NEIGHBORHOOD

Condominium	2022	2021	% Change
Waikiki	136	136	0%
Makiki - Moiliili	90	52	73%
Ala Moana - Kakaako	70	64	9%
Downtown - Nuuanu	62	54	15%
Ewa Plain	59	74	-20%
Pearl City - Aiea	41	32	28%
Mililani	38	35	9%
Moanalua - Salt Lake	34	22	55%
Waipahu	25	19	32%
Kaneohe	24	25	-4%

NEIGHBORHOOD

	Number of Sales MAY 2022 vs. MAY 2021			Median Sales Price MAY 2022 vs. MAY 2021		
	2022	2021	% Change	2022	2021	% Change
Aina Haina - Kuliuouou	0	1	-100%	-	\$575,000	-
Ala Moana - Kakaako	70	64	9%	\$800,000	\$802,500	0%
Downtown - Nuuanu	62	54	15%	\$629,950	\$425,000	48%
Ewa Plain	59	74	-20%	\$715,000	\$617,500	16%
Hawaii Kai	23	19	21%	\$810,000	\$680,000	19%
Kailua - Waimanalo	13	13	0%	\$840,000	\$636,000	32%
Kalihi - Palama	14	5	180%	\$457,500	\$540,000	-15%
Kaneohe	24	25	-4%	\$730,000	\$580,000	26%
Kapahulu - Diamond Head	8	6	33%	\$650,000	\$607,750	7%
Makaha - Nanakuli	18	16	13%	\$257,500	\$188,500	37%
Makakilo	18	12	50%	\$622,500	\$465,000	34%
Makiki - Moiliili	90	52	73%	\$399,500	\$392,500	2%
Mililani	38	35	9%	\$536,250	\$435,000	23%
Moanalua - Salt Lake	34	22	55%	\$442,500	\$400,000	11%
North Shore	4	1	300%	\$1,440,000	\$410,000	251%
Pearl City - Aiea	41	32	28%	\$515,000	\$429,250	20%
Wahiawa	3	1	200%	\$285,000	\$270,000	6%
Waialae - Kahala	6	6	0%	\$375,000	\$570,000	-34%
Waikiki	136	136	0%	\$420,000	\$350,500	20%
Waipahu	25	19	32%	\$530,000	\$440,000	20%
Windward Coast	2	5	-60%	\$408,450	\$97,500	319%
SUMMARY	688	598	15%	\$516,500	\$457,750	13%

*Source: <https://www.hicentral.com/market-press-releases.php>



SINGLE FAMILY HOMES

YEAR-TO-DATE

1,597

HOMES SOLD

2022

1,692

HOMES SOLD

2021

-6%

\$1,115,000

MEDIAN SALES PRICE

2022

\$935,000

MEDIAN SALES PRICE

2021

19%

10

MEDIAN DAYS ON THE MARKET

2022

9

MEDIAN DAYS ON THE MARKET

2021

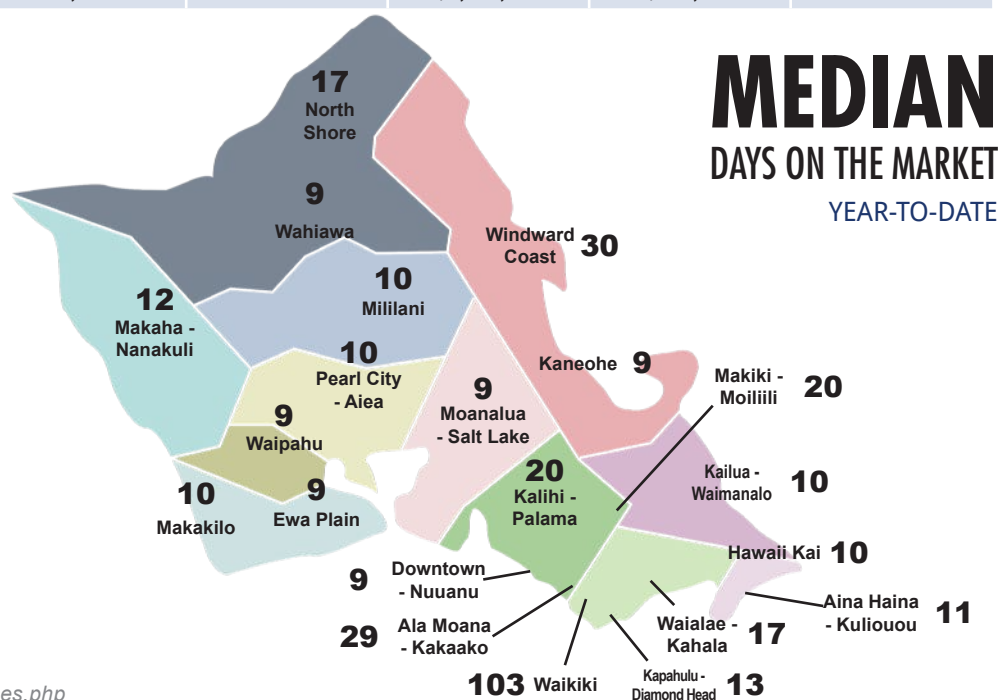
11%

SINGLE FAMILY HOMES

	Number of Sales			Median Sales Price		
	2022	2021	% Change	2022	2021	% Change
Aina Haina - Kuliouou	37	47	-21%	\$1,900,000	\$1,447,500	31%
Ala Moana - Kakaako	4	6	-33%	\$1,290,000	\$976,500	32%
Downtown - Nuuanu	38	59	-36%	\$1,266,500	\$1,115,000	14%
Ewa Plain	339	332	2%	\$935,000	\$803,750	16%
Hawaii Kai	89	83	7%	\$1,600,000	\$1,488,000	8%
Kailua - Waimanalo	144	153	-6%	\$1,600,000	\$1,373,000	17%
Kalihi - Palama	59	54	9%	\$985,000	\$847,500	16%
Kaneohe	90	108	-17%	\$1,262,500	\$1,050,000	20%
Kapahulu - Diamond Head	86	112	-23%	\$1,430,000	\$1,150,000	24%
Makaha - Nanakuli	137	126	9%	\$720,000	\$602,500	20%
Makakilo	69	67	3%	\$990,000	\$825,000	20%
Makiki - Moiliili	54	70	-23%	\$1,783,000	\$1,400,000	27%
Mililani	85	80	6%	\$1,080,000	\$937,500	15%
Moanalua - Salt Lake	21	25	-16%	\$1,201,000	\$980,000	23%
North Shore	49	76	-36%	\$1,790,000	\$1,372,500	30%
Pearl City - Aiea	93	91	2%	\$1,069,444	\$900,000	19%
Wahiawa	33	36	-8%	\$930,000	\$721,500	29%
Waialae - Kahala	38	48	-21%	\$2,419,000	\$2,528,750	-4%
Waikiki	1	2	-50%	\$1,500,000	\$1,087,500	38%
Waipahu	102	75	36%	\$952,500	\$792,500	20%
Windward Coast	29	42	-31%	\$1,312,000	\$986,300	33%
SUMMARY	1,597	1,692	-6%	\$1,115,000	\$935,000	19%

TOP 10 # OF SALES BY NEIGHBORHOOD

Homes	2022	2021	% Change
Ewa Plain	339	332	2%
Kailua - Waimanalo	144	153	-6%
Makaha - Nanakuli	137	126	9%
Waipahu	102	75	36%
Pearl City - Aiea	93	91	2%
Kaneohe	90	108	-17%
Hawaii Kai	89	83	7%
Kapahulu - Diamond Head	86	112	-23%
Mililani	85	80	6%
Makakilo	69	67	3%

*Source: <https://www.hicentral.com/market-press-releases.php>



CONDOMINIUM

 YEAR-TO-DATE
3,070

CONDOS SOLD

2022

2,707

CONDOS SOLD

2021

13%**\$510,000**

MEDIAN SALES PRICE

2022

\$454,000

MEDIAN SALES PRICE

2021

12%**11**

MEDIAN DAYS ON THE MARKET

2022

14

MEDIAN DAYS ON THE MARKET

2021

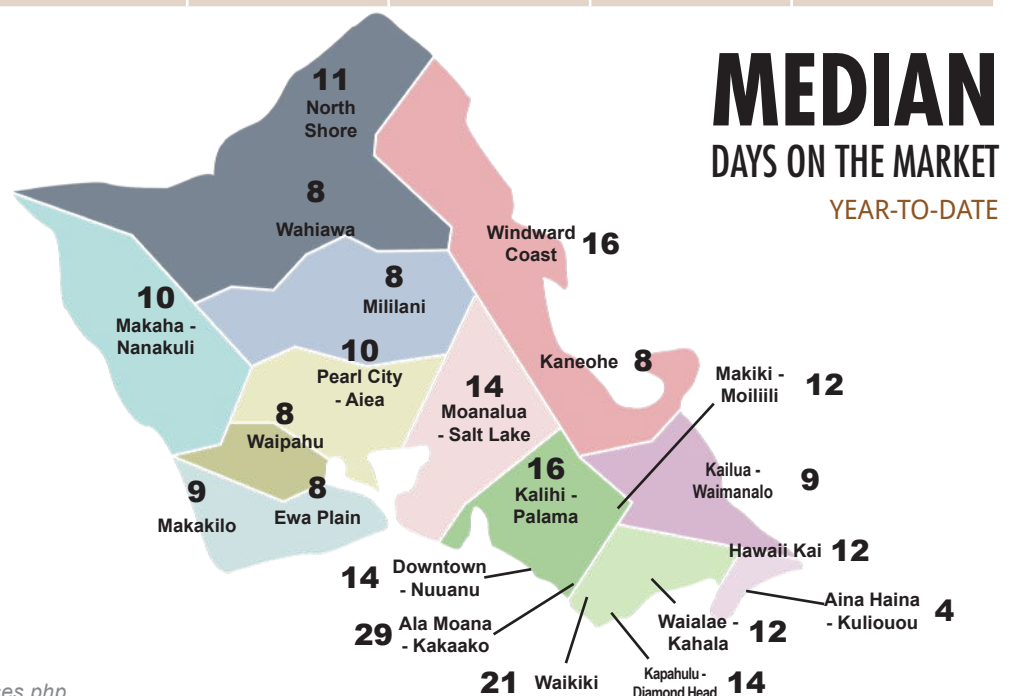
-21%**CONDOMINIUM**

	Number of Sales			Median Sales Price		
	2022	2021	% Change	2022	2021	% Change
Aina Haina - Kuliouou	1	3	-67%	\$808,000	\$657,000	23%
Ala Moana - Kakaako	360	247	46%	\$776,000	\$605,000	28%
Downtown - Nuuanu	239	228	5%	\$590,750	\$575,000	3%
Ewa Plain	276	286	-3%	\$700,000	\$590,000	19%
Hawaii Kai	91	107	-15%	\$840,000	\$680,000	24%
Kailua - Waimanalo	50	62	-19%	\$750,000	\$687,000	9%
Kalihi - Palama	64	49	31%	\$410,000	\$425,000	-4%
Kaneohe	102	107	-5%	\$710,000	\$560,000	27%
Kapahulu - Diamond Head	52	54	-4%	\$590,000	\$582,500	1%
Makaha - Nanakuli	114	87	31%	\$242,500	\$210,000	15%
Makakilo	79	68	16%	\$585,000	\$459,000	27%
Makiki - Moiliili	356	264	35%	\$410,000	\$385,000	6%
Mililani	182	159	14%	\$515,000	\$430,000	20%
Moanalua - Salt Lake	126	106	19%	\$449,500	\$404,800	11%
North Shore	33	21	57%	\$850,000	\$540,000	57%
Pearl City - Aiea	184	171	8%	\$465,000	\$425,000	9%
Wahiawa	12	18	-33%	\$167,500	\$223,450	-25%
Waialae - Kahala	28	33	-15%	\$645,000	\$585,000	10%
Waikiki	612	504	21%	\$429,500	\$380,000	13%
Waipahu	99	108	-8%	\$510,000	\$432,000	18%
Windward Coast	10	25	-60%	\$399,950	\$270,000	48%
SUMMARY	3,070	2,707	13%	\$510,000	\$454,000	12%

TOP 10 # OF SALES

BY NEIGHBORHOOD

Condominium	2022	2021	% Change
Waikiki	612	504	21%
Ala Moana - Kakaako	360	247	46%
Makiki - Moiliili	356	264	35%
Ewa Plain	276	286	-3%
Downtown - Nuuanu	239	228	5%
Pearl City - Aiea	184	171	8%
Mililani	182	159	14%
Moanalua - Salt Lake	126	106	19%
Makaha - Nanakuli	114	87	31%
Kaneohe	102	107	-5%



SINGLE FAMILY HOMES

▼ HOME SALES
VS 2021 (1,692)

1,597
DOWN 6%

\$1,115,000
UP 19%

▲ MEDIAN SALES PRICE
VS 2021 (\$935,000)

▲ MEDIAN
DAY ON THE MARKET
VS 2021 (9)

10
UP 11%

1,968
DOWN 2%

▼ NEW LISTINGS
VS 2021 (2,015)

▲ % OF ORIGINAL
LISTING PRICE RECEIVED
VS 2021
(101%)

102%
UP 1%

CONDOMINIUM

▲ HOME SALES
VS 2021 (2,707)

3,070
UP 13%

\$510,000
UP 12%

▲ MEDIAN SALES PRICE
VS 2021 (\$454,000)

▼ MEDIAN
DAY ON THE MARKET
VS 2021 (14)

11
DOWN 21%

3,528
UP 4%

▲ NEW LISTINGS
VS 2021 (3,386)

▲ % OF ORIGINAL
LISTING PRICE RECEIVED
VS 2021
(99%)

100%
UP 1%





Conveyance Tax Law

STATE OF HAWAII

The tax imposed by section 247-1 shall be based on the actual and full consideration (whether cash or otherwise, including any promise, act, forbearance, property interest, value, gain, advantage, benefit, or profit), paid or to be paid for all transfers or conveyance of realty or any interest therein, that shall include any liens or encumbrances thereon at the time of sale, lease, sublease, assignment, transfer, or conveyance, and shall be at the following rates:

BASIS AND RATE OF CONVEYANCE TAX

CONSIDERATION PAID		Scale #1:	Scale #2:
At Least	But Less Than	Applies to all transfers or conveyance of realty or any interest therein, except for a sale of a condominium or single family residence where the purchaser is eligible for the county homeowners' exemption. (increments of \$100 of sale price will be added proportionately to tax)	Applies to sales of condominium or single family residence where the purchaser is not eligible for the county homeowner's exemption. (increments of \$100 of sale price will be added proportionately to tax)
\$0	\$600,000	10¢	15¢
\$600,000	\$1 Million	20¢	25¢
\$1 Million	\$2 Million	30¢	40¢
\$2 Million	\$4 Million	50¢	60¢
\$4 Million	\$6 Million	70¢	85¢
\$6 million	\$10 million	90¢	\$1.10
\$10 Million and Above		\$1.00	\$1.25

This information is presented for informational purposes only and is deemed reliable but is not guaranteed.



Buyer & Seller Portions

of Closing Costs

The standard purchase contract in Hawaii specifies closing costs split between Buyers & Sellers. The following is a list of customary closing costs and is NOT intended to be all-inclusive.



CLOSING COSTS	BUYER	SELLER
FIDELITY NATIONAL TITLE FEES:		
Standard Coverage for Title Insurance Premium*	40%	60%
Additional Premium for any Extended Coverage Policy (including ALTA Homeowners Policy and/or Lender's Policy)	X	
Lien Report* if applicable	X	
Financing Statement*, if applicable	X	
Escrow Fees*	X	X
THIRD PARTY FEES:		
Cost of Drafting Mortgage and Note or Agreement of Sale	X	
Cost of Drafting Conveyance Documents & Bills of Sale		X
Cost of Obtaining Buyer's Consents	X	
Cost of Obtaining Seller's Consents (e.g., Lessor's Consent)		X
Buyers Notary Fees, if applicable	X	
Seller's Notary Fees, if applicable		X
Recording Fees except Documents to Clear Seller's Title (e.g., Deed, Encroachment Agreements)	50%	50%
Recording Fees to Clear Seller's Title (e.g. Mortgage Release)		X
Required Staking or Survey		X
Homeowner's Condominium Documents, if applicable		X
Condominium and Association Ownership Transfer Fees	X	
FHA or VA Discount Points and any Mortgage Fees	X	
FHA or VA Mandatory Closing Fees		X
Conveyance Tax		X
FIRPTA (Federal Withholding, if applicable)		X
HARPTA (State Withholding, if applicable)		X

NOTE: *General excise tax (GET) will be charged on the fee

This information is presented for informational purposes only and is deemed reliable but is not guaranteed. It is not our intention to provide any legal financial or business advice. For specific information, please consult a qualified advisor.

HARPTA - Hawaii Real Property Tax Act

The Hawaii Real Property Tax Act (HARPTA) requires the buyer who purchases real property from a non-resident of Hawaii to withhold **7.25%*** of the amount realized (generally the sales price) and remit it to the Department of Taxation within 20 days of closing unless an exemption applies.

The 7.25% withholding represents an estimate of the Hawaii capital gains tax that may be owed by the non-resident when selling real property in Hawaii.

The standard Hawaii Association of Realtors Purchase Contract provides that escrow is to withhold and remit the HARPTA amount to the Department of Taxation unless the seller provides the buyer with a certificate of exemption or waiver from HARPTA.

It is the seller's burden to prove that an exemption / waiver applies and for the buyer to acknowledge and approve the seller's exemption / waiver prior to closing. Under Hawaii law, it is the buyer's responsibility to determine if the seller is a non-resident of Hawaii and that the proper withholding amount is remitted to the Department of Taxation on a timely basis.

FIRPTA - Foreign Investment Real Property Tax Act

The Foreign Investment in Real Property Tax Act (FIRPTA) requires the buyer who purchases real property from a foreign seller to withhold **10% or 15%** of the amount realized (generally the sales price) and remit it to the IRS within 20 days of closing unless an exemption applies. The withholding percentage will depend upon the sales price and whether the buyer or buyer's family member intends to use the real property as a residence.*

The withholding percentage represents an estimate of the federal capital gains tax that may be owed by the foreign seller when selling real property in the United States.

The standard Hawaii Association of REALTORS® Purchase Contract provides that escrow is to withhold and remit the FIRPTA amount to the IRS unless the seller provides the buyer with a certificate of exemption or waiver from HARPTA.

It is the seller's burden to prove that an exemption / waiver applies and for the buyer to acknowledge and approve the seller's exemption / waiver prior to closing. Under federal law, it is the buyer's responsibility to determine if the seller is a foreigner subject to FIRPTA withholding and that the proper withholding amount is remitted to the IRS on a timely basis.

*Buyer or member of buyer's family must have definite plans to reside in the property for at least 50% of the number of days the property is used by any person during each of the first two 12-month periods following the date of transfer.

This information is presented for informational purposes only and is deemed reliable but is not guaranteed. It is not our intention to provide any legal financial or business advice. For specific information, please consult a qualified advisor.

*FNT Internal Update November, 2018

STATE OF HAWAII | ALL COUNTIES

REAL PROPERTY TAX

FISCAL YEAR JULY 1, 2022 TO JUNE 30, 2023

Honolulu, Oahu County

CLASS	Taxable Building per/\$1,000
Agricultural	\$5.70
Bed and Breakfast Home	\$6.50
Commercial	\$12.40
Hotel/Resort	\$13.90
Industrial	\$12.40
Preservation	\$5.70
Public Service	\$0.00
Residential Principal Resident	\$3.50
Residential A-Tier 1*	\$4.50
<small>Tax rate applied to the net taxable value of the property up to \$1,000,000</small>	
Residential A - Tier 2*	\$10.50
<small>Tax rate applied to the net taxable value of the property in excess of \$1,000,000</small>	
Vacant Agricultural	\$8.50

REAL PROPERTY TAX DUE DATES:

Aug 20, 2022 1st half of fiscal year tax payment due
Sep 30, 2022 Deadline for filing exemption claims & ownership documents
Feb 20, 2023 2nd half of fiscal year tax payment due

For More Information, Visit:

<https://hnlidoc.hawaii.gov/hnlidoc/document-download?id=9995>

Hawai'i County

CLASS	Tax Rate per/\$1,000
Affordable Rental Housing	\$6.15
Residential *Portion valued less than \$2 million	\$11.10
Residential *Portion valued at \$2 million and more	\$13.60
Apartment	\$11.70
Commercial	\$10.70
Industrial	\$10.70
Agricultural and Native Forest	\$9.35
Conservation	\$11.55
Hotel/Resort	\$11.55
Homeowner	\$6.15

REAL PROPERTY TAX DUE DATES:

Aug 20, 2022 1st half of fiscal year tax payment due
Dec 31, 2022 Deadline for filing exemption claims & ownership documents
Feb 20, 2023 2nd half of fiscal year tax payment due

For More Information, Visit:

https://www.hawaiipropertytax.com/tax_rates.html

Maui County

2022-2023

CLASS	All rates are per \$1,000 of net taxable assessed valuation
Owner Occupied - Tier 1 up to \$1m	\$2.00
Owner Occupied - Tier 2 more than \$1,000,001 - \$3m	\$2.10
Owner Occupied - Tier 3 more than \$3m	\$2.71
Non-Owner Occupied - Tier 1 up to \$1m	\$5.85
Non-Owner Occupied - Tier 2 more than \$1,000,001 - \$4.5m	\$8.00
Non-Owner Occupied - Tier 3 more than \$4.5m	\$12.50
Apartment	\$3.50
Hotel/Resort	\$11.75
Time share	\$14.60
Agricultural	\$5.74
Short-Term Rental - Tier 1 up to \$1m	\$11.85
Short-Term Rental - Tier 2 more than \$1,000,001 - \$3m	\$11.85
Short-Term Rental - Tier 3 more than \$3m	\$11.85
Conservation	\$6.43
Commercial	\$6.05
Industrial	\$7.05
Commercial Residential	\$4.40
*Long-Term Rental - Tier 1 up to \$1m	\$3.00
*Long-Term Rental - Tier 2 more than \$1,000,001 - \$3m	\$5.00
*Long-Term Rental - Tier 3 more than \$3m	\$8.00

*NEW CLASSIFICATION

REAL PROPERTY TAX DUE DATES:

Aug 20, 2022 1st half of fiscal year tax payment due
Dec 31, 2022 Deadline for filing exemption claims & ownership documents
Feb 20, 2023 2nd half of fiscal year tax payment due

For More Information, Visit:

<https://www.maui-county.gov/755/Classification-for-Tax-Rate-Purposes>

Kauai County

CLASS	Tax Rate per/\$1,000
Homestead	\$3.05
Residential	\$6.05
Vacation Rental	\$9.85
Hotel/Resort	\$10.85
Commercial	\$8.10
Industrial	\$8.10
Agricultural	\$6.75
Conservation	\$6.75
Residential Investor	\$9.40
Commercialized Home Use	\$5.05

REAL PROPERTY TAX DUE DATES:

Aug 20, 2022 1st half of fiscal year tax payment due
Sep 30, 2022 Deadline for filing exemption claims & ownership documents
Feb 20, 2023 2nd half of fiscal year tax payment due

For More Information, Visit:

<https://www.kauai.gov/Government/Departments-Agencies/Finance/Real-Property/Tax-Rates>

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Hawaii Sales Team

Emilia Carangelo | Reta Chin | Cody Day | Kurt Johnson | Joanne Mackey | Olivia Morikawa | Mercy Palmer | Christine Parke

