

Buyer Info Packet

433 St. Lucia Ct. Satellite Beach, FL 32937

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Seller's Property Disclosure Waiver
for Exclusive Right of Sale Listing Agreements

Property Address: _____ 433 St. Lucia Ct. Satellite Beach, FL 32937 _____

Listing Date: _____

Seller Name(s): _____ James Michael McGovern, Jr. _____

Compass Agent Name: _____ Zack Spurlock _____

Option 1:

The Seller(s) above hereby acknowledge that they will complete and execute a Seller Property Disclosure for the above-referenced Property. This Disclosure must be completed prior to the acceptance of an executed purchase agreement.

Option 2:

The Seller(s) above hereby elect not to execute a Seller Property Disclosure for the above-referenced property and thereby understand and agree that they release Compass Florida, LLC from any and all disputes, claims or causes of action arising out of or relating to their election not to execute the same.

 _____

Seller Signature _____ Date _____ 12/2/25

 _____ December 2, 2025

Listing Agent Signature _____ Date _____

Seller Signature _____ Date _____

Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

Buyer's Initials _____

Seller's Initials

P. LEAD-BASED PAINT DISCLOSURE (Pre-1978 Housing)

Lead-Based Paint Warning Statement

"Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems, and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real property is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

Seller's Disclosure (INITIAL)

Secure (INITIALS):

(a) Presence of lead-based paint or lead-based paint hazards (**CHECK ONE BELOW**):

Known lead-based paint or lead-based paint hazards are present in the housing.

Seller has no knowledge of lead-based paint or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (**CHECK ONE BELOW**):

Seller has provided the Buyer with all available records and reports pertaining to lead-based paint or lead-based paint hazards in the housing. List documents: _____

Housing.

(c) Buyer has received copies of all information listed above.

(d) Buyer has received the pamphlet *Protect Your Family from Lead in Your Home*.

(e) Buyer has **(CHECK ONE BELOW):**

Received a 10-day opportunity (or other mutually agreed upon period) to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards; or

Waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint or lead-based paint hazards.

Licensee's Acknowledgement (INITIAL)

(f) Licensee has informed the Seller of the Seller's obligations under 42 U.S.C.4852(d) and is aware of Licensee's responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their knowledge, that the information they have provided is true and accurate.

SELLER **Date**
SELLER **Jack Spurlock** Date
Listing Licensee **December 2, 2025** Date

BUYER	Date
BUYER	Date
Selling Licensee	Date

Any person or persons who knowingly violate the provisions of the Residential Lead-Based Paint Hazard Reduction Act of 1992 may be subject to civil and criminal penalties and potential triple damages in a private civil lawsuit.

Flood Disclosure

Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property at or before the time the sales contract is executed.

Seller, James Michael McGovern, Jr., provides Buyer the following flood disclosure at or before the time the sales contract is executed.

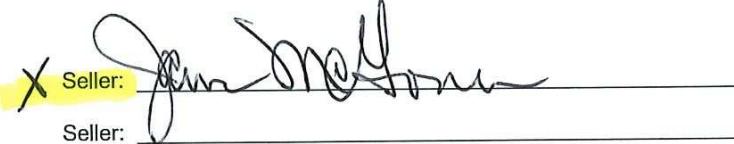
Property address: 433 St. Lucia Ct. Satellite Beach, FL 32937

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

- (1) Seller has has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
- (2) Seller has has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
- (3) Seller has has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
- (4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
 - a. The overflow of inland or tidal waters.
 - b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
 - c. Sustained periods of standing water resulting from rainfall.


Seller: _____


Date: 12/2/25
Seller: _____
Date: _____

Copy provided to Buyer on _____ by email facsimile mail personal delivery.

Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

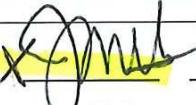
When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

James Michael McGovern, Jr.

(SELLER)

and _____ (BUYER)
concerning the Property described as _____ 433 St. Lucia Ct. Satellite Beach, FL 32937

Buyer's Initials _____

Seller's Initials 

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For THE MOORINGS
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ 50 PER YEAR. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS \$ PER.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS \$ PER.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY.
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

DATE _____

BUYER _____

DATE _____

BUYER _____

Page 1 of 2 B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE
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(SEE CONTINUATION)

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE (CONTINUED)**PART B.**

The Property is located in a community with a mandatory homeowners' association or an association that may require the payment of assessments, charges, or impose restrictions on the Property ("Association").

1. **APPROVAL:** The Association's approval of Buyer (CHECK ONE): is is not required. If Association approval of this transaction or the Buyer is required, this Contract is contingent upon Association approval no later than _____ (if left blank, then 5) days prior to Closing. Within _____ (if left blank, then 5) days after Effective Date, the Seller shall initiate the approval process with Association. Buyer shall pay application and related fees, as applicable, unless otherwise provided for in Association governing documents or agreed to by the parties. Buyer and Seller shall sign and deliver any documents required by the Association, provide for interviews or personal appearances, if required, and use diligent effort to timely obtain Association approval. If approval is not granted within the stated time period above, Buyer may terminate this Contract, and shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.
2. **PAYMENT OF FEES, ASSESSMENTS, AND OTHER ASSOCIATION CHARGES:**
(a) Buyer shall pay any application, initial contribution, and/or membership or other fees charged by Association pursuant to its governing documents or applicable Florida Statutes. If applicable, the current amount(s) is:
\$ 50 per YEAR for VOLUNTARY HOA to _____
\$ _____ per _____ for _____ to _____
\$ _____ per _____ for _____ to _____
\$ _____ per _____ for _____ to _____
(b) If special or other assessments levied by the Association exist as of the Effective Date, or any assessment(s) are levied after the Effective Date and prior to the Closing Date, and are due and payable in full prior to Closing Date, then Seller shall pay all such assessment(s) prior to or at Closing; or, if any such assessment(s) may be paid in installments, then Seller shall pay all installments which are due before Closing Date, prior to or at Closing, and (CHECK ONE): Buyer Seller (if left blank, then Buyer) shall pay installments due after Closing Date. **If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.**
(c) Seller shall pay, prior to or at Closing, all fines imposed against the Seller or the Property by the Association which exist as of the Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

The Association or Management Company to which assessments, special assessments or rent/land use fees are due and payable, is/are:

Contact Person Clyde Bridge, President
Phone 772-321-0446
Email cbridge@cfl.rr.com

Contact Person _____
Phone _____
Email _____

Additional contact information can be found on the Association's website, which is:

www. www.mooringshoa.com



HOA Information

Required Information for Prospective Buyers

Property Information

Address:

433 St. Lucia Ct. Satellite Beach, FL 32937

HOA Information

Property Management Company:

Property Management Website:

Contact Name:

Contact Phone Number:

Contact Email:

Community/Association Website:

HOA Fees | Frequency:

What does the Association Fee Include?

\$50/Voluntary

Community Amenities:

55+ Community: Yes No

Pending Assessments: Yes No

If Yes, Explain and Provide the Assessment Amount:

Buyer Information

Buyer Approval: Yes No **If Yes, Please Provide the Form**

Buyer Approval Fee Amt:

Buyer Approval Acceptance Period:

First Right of Refusal: Yes No **If Yes, Please Provide the Form**

First Right of Refusal Fee Amt:

First Right of Refusal Acceptance Period:

Rental Restrictions

Rentals Allowed: Yes No

Tenant Approval: Yes No

If Yes, Please Provide the Form

Tenant Approval Fee Amt:

Lease Allowed During 1st Year: Yes No

Rental Period Minimum:

Additional Info:

Misc Restrictions

Pet Restrictions: Yes No

Total # of Pets Allowed:

Domestic

Weight Limit:

Type of Pets Allowed:

In-Ground Pool Installs Allowed: Yes No

RV/Boat Parking Allowed: Yes No

Fencing Allowed: Yes No

Truck Parking Allowed: Yes No

For Sale Signs Allowed: Yes No

Explain Special Sign Requirements:

For Condo's, Specific Location for Lockbox Placement:

Residential Yard Sign

Required Documentation – The Agent Must Receive the Following Documentation within 72 hours of the Signed Listing Agreement

Email the Following Documents Directly to Your Agent OR to Listings@CarpenterKessel.com:

Declarations

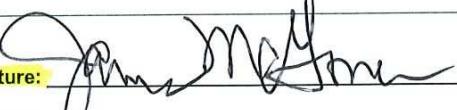
Rules & Regulations

By Laws

Amendments

Financial Documents Including Budget & Reserves (Condos Only)

Meeting Minutes - Last Three Meetings (Condos Only)

Seller 1 Signature: 

Date: 12/2/25

Seller 2 Signature: 

Date: _____



PERSONAL PROPERTY INVENTORY

Seller 1:	Seller 2:
James Michael McGovern, Jr.	
Property Address:	

433 St. Lucia Ct. Satellite Beach, FL 32937

This addendum is referenced in the Contract for Purchase and Sale between parties that have signed below and is incorporated therein by reference. The personal property included in the purchase price and listed below shall be the same property existing on the property as of the date of initial offer, with no substitutions unless agreed upon by the parties in writing. Be as specific as possible. Make an entry for EACH item.

YES = It's on the property and WILL CONVEY | NO = It's on the property and WILL NOT convey | N/A = It's NOT ON THE PROPERTY and doesn't apply

Item	Yes	No	N/A	Item	Yes	No	N/A
Range (Oven & Cooktop): <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	<input checked="" type="checkbox"/>			Water Heater(s): Qty <u>1</u> <input type="checkbox"/> Tankless <input checked="" type="checkbox"/> Gas <input checked="" type="checkbox"/> Electric	<input checked="" type="checkbox"/>		
..... OR				Generator: <input type="checkbox"/> Electric <input type="checkbox"/> Propane <input type="checkbox"/> Natural Gas			<input checked="" type="checkbox"/>
Wall Oven(s): <input type="checkbox"/> Electric <input type="checkbox"/> Gas			<input checked="" type="checkbox"/>	Storm Shutters Panels: <input type="checkbox"/> Electric <input type="checkbox"/> Manual <input type="checkbox"/> Both			<input checked="" type="checkbox"/>
..... AND				Awnings: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			<input checked="" type="checkbox"/>
Cooktop: <input type="checkbox"/> Electric <input type="checkbox"/> Gas			<input checked="" type="checkbox"/>	Propane Tank: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>
Refrigerator with Freezer	<input checked="" type="checkbox"/>			Central Vac System Equip + Accessories			<input checked="" type="checkbox"/>
Microwave Oven	<input checked="" type="checkbox"/>			Security Gate Remotes(s): Qty _____			<input checked="" type="checkbox"/>
Dishwasher	<input checked="" type="checkbox"/>			Garage Door Opener(s): Qty <u>1</u> Keypad	<input checked="" type="checkbox"/>		
Disposal	<input checked="" type="checkbox"/>			Garage Door Remote(s): Qty _____			<input checked="" type="checkbox"/>
Water Softener Purifier <input type="checkbox"/> Owned <input type="checkbox"/> Leased			<input checked="" type="checkbox"/>	Smart Doorbell			<input checked="" type="checkbox"/>
Bar Refrigerator			<input checked="" type="checkbox"/>	Smart Thermostat(s) Qty _____	<input checked="" type="checkbox"/>		
Separate Refrigerator Freezer Stand Alone Ice Maker			<input checked="" type="checkbox"/>	Summer Kitchen Grill			<input checked="" type="checkbox"/>
Wine Cooler			<input checked="" type="checkbox"/>	Pool: <input checked="" type="checkbox"/> Salt <input type="checkbox"/> Chlorine	<input checked="" type="checkbox"/>		
Compactor			<input checked="" type="checkbox"/>	Pool Heater: <input type="checkbox"/> Gas <input checked="" type="checkbox"/> Elec <input type="checkbox"/> Solar	<input checked="" type="checkbox"/>		
Washer	<input checked="" type="checkbox"/>			Hot Tub Spa: Heated: Yes No			<input checked="" type="checkbox"/>
Dryer: <input checked="" type="checkbox"/> Electric <input type="checkbox"/> Gas	<input checked="" type="checkbox"/>			Pool Cleaning Equipment	<input checked="" type="checkbox"/>		
Chandelier/Hanging Lamp Qty _____			<input checked="" type="checkbox"/>	Pool - Child Fence Barrier			<input checked="" type="checkbox"/>
Ceiling Paddle Fan Qty _____	<input checked="" type="checkbox"/>			Storage Shed			<input checked="" type="checkbox"/>
Sconce(s): Qty _____			<input checked="" type="checkbox"/>	Potted Plants Lawn Ornaments Fountains			<input checked="" type="checkbox"/>
Draperies: Qty _____ Rods: Qty _____			<input checked="" type="checkbox"/>	Intercom			<input checked="" type="checkbox"/>
Plantation Shutters: Qty _____			<input checked="" type="checkbox"/>	TV's: Qty _____ TV Mounts: Qty _____			<input checked="" type="checkbox"/>
Shades Blinds: Qty _____	<input checked="" type="checkbox"/>			Security System: <input type="checkbox"/> Owned <input type="checkbox"/> Leased			
Mirrors Location:	<input checked="" type="checkbox"/>			Cameras: <input type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/>
Fireplace(s) Qty <u>1</u> <input checked="" type="checkbox"/> Wood Burning <input type="checkbox"/> Gas <input type="checkbox"/> Both	<input checked="" type="checkbox"/>			Surround Sound (With Components)			<input checked="" type="checkbox"/>
Boat Lift: Weight _____			<input checked="" type="checkbox"/>	Speakers: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Davits: <input type="checkbox"/> Electric <input type="checkbox"/> Manual			<input checked="" type="checkbox"/>	Satellite Dish TV Antenna			<input checked="" type="checkbox"/>
Appliances Leased			<input checked="" type="checkbox"/>	<input type="checkbox"/> Leased <input type="checkbox"/> Owned			
Describe: _____				Other Notes: _____			
Pool Table Game Table			<input checked="" type="checkbox"/>				

X Seller 1: James Michael McGovern Date: 12/2/25 Buyer 1: _____ Date: _____

eller 2: _____ Date: _____ Buyer 2: _____ Date: _____



FREQUENTLY ASKED QUESTIONS

Important Information for Prospective Buyers

Property Information

Address:

433 St. Lucia Ct. Satellite Beach, FL 32937

Home Warranty: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	If yes, Company Number:	
Lawn Service Number:		
Pool Company Number:		
Pest Company Number:	Termite Company Number:	Transferable Bond: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Utility Information

Trash Pick-Up Days	Trash:	Yard:	Recycle:		
Approximate Utility Cost Per Month		Electric:	Gas:	Water:	Heat Source: Electric <input type="checkbox"/> Gas <input checked="" type="checkbox"/>
Water Source: <input checked="" type="checkbox"/> City Water <input type="checkbox"/> Well	Sprinkler System Runs On: <input checked="" type="checkbox"/> Well <input type="checkbox"/> City <input type="checkbox"/> Reclaimed				
Plumbing Source: <input checked="" type="checkbox"/> Sewer <input type="checkbox"/> Septic	Septic Location:				

Property Specifics

Roof Age: 2017	Heating & A/C System Age: 2024	Water Heater Age: <i>2025</i>
Water Depth at Dock:	Waterfront Footage:	Type of Fencing:
Type of Flooring:	Type of Countertops:	

Property Features | Updates | Year:

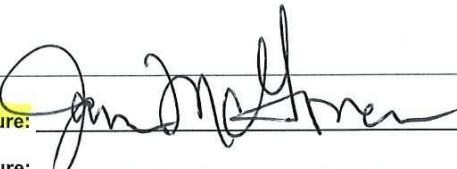
Are You Providing a Copy of:

Wind Mitigation: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Four-Point Inspection: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Survey: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Insurance Declaration Page: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Approximate Insurance Cost Per Year:	

Seller 1 Signature: *J. McElroy* Date: *12/2/25*
 Seller 2 Signature: _____ Date: _____

**FREQUENTLY ASKED QUESTIONS****Important Information for Prospective Buyers****Property Defects**

Please list any items on the property that are not working and/or are defective (e.g. pool light does not turn on, ice maker does not work, etc.)

Seller 1 Signature:  Date: 12/2/25

Seller 2 Signature: _____ Date: _____

